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1884 on its 1914

Thirtieth Anniversary
April 7 - 1914

the

Manitowishew Savings Bank.

organized April 7 - 1884

Presents this Book

with its

Compliments

John Schmette Pr

Lina Schmette V. Pr

Edw. Schmette Cash

Henry Vetterman Cash

The Life
of
John and Rose
by
John Schuette

*I dedicate this book
to my friends,
and to all striving to live
within their income,
by which the most gratifying competency
can best be acquired.*

—J. S.

THE STORY OF

John and Rose

who

Began Married Life

on an

Income of \$900.00 a Year

shows the

Comforting Results

attained by

Strict Economy

Systematic

House and Bookkeeping

and their

Accumulations

to their

Olden Age

John Schmitt

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THEIR HOME TOWN

INTRODUCTION

IT is said that experience is the best teacher, but expensive. If this is true, having had many lessons and many years' training from that source, I ought to have acquired a large store of knowledge. Although it may have been expensive to me, it may not have been so to the reader, who I hope will derive some benefit from it. The main purpose in writing this book is to inculcate the habit of saving; and as the dollar plays the most important part in it, I shall first elucidate on this indispensable medium.

THE ALMIGHTY DOLLAR

The almighty dollar has a great attraction for our people; not for itself, for it may be but a dirty rag of paper, but because with it we can buy things dearest to our hearts—not exactly everything, but most things. Even honor, health, and love find the dollars mighty convenient. But in spite of it all, wealth does not bring that happiness which many who possess but little believe it does.

Of course wealth sufficient to place us beyond want and worry it is by all means our duty to strive for, but at all events acquire it honestly. Then you can appreciate and enjoy it; otherwise it will be only a burden and a curse to you.

Some say the more you have the more you want, even if you have more than you can ever use. This may be so with some; but with most who have a large fortune and yet yearn for more it is not so much to pile up more dollars as for the satisfaction and glory of beating or excelling others in the game, from which they derive the pleasure of being considered able, clever, smart, or whatever glory they may find in it.

It is the same when you play cards, or any other game, for fun, without any stakes; you enjoy the game when you win. I remember that in playing chess with my wife, when I won, I enjoyed it; but when I lost by making a false move, I got so angry that I could jump out of my hide, though I could not lose or win a nickel, but only my reputation.

Real wealth lies in happiness or contentment. If you are content with your condition and yourself, you are wealthy. A few years ago my only living friend and schoolmate in Germany visited me. He had just been pensioned after serving as treasurer of the duchy of Oldenburg for many years.

When I asked him how he felt, he replied, "Never better in my life, content from A to Z." "Well, well, then you are a millionaire?" "Oh no," he replied, "I have not much of the world's goods—just enough to keep me comfortable to the end of my days." "Now, what more do you want than enough to keep you going to the end? When the end is reached, you want nothing more to keep you going. But if you remain content, you are a millionaire." And he admitted that in this sense I was correct. It is perhaps fortunate that money will not buy contentment. If it did, there would be a still greater

scramble for it, while as it is, those who possess but little may enjoy life, and feel rich in contentment, while the wealthy may be poor in contentment and live a life of wretchedness.

But we must therefore not idle our time away, but labor to produce something which creates wealth; and although you yourself may have no use for it, others will, and eventually it will benefit the human race. Wealth acquired by your own effort, and increased from year to year, even if moderate in amount, is far more enjoyed and appreciated than ten times as much acquired by gift or inheritance. A German proverb says: "*Arbeit macht das Leben suess.*" (Labor sweetens life.) Now let me show you how it sweetened mine, and how by it

I EARNED MY FIRST SHILLING

As the earning of the first money in one's life is an event seldom forgotten and most interesting to dwell upon, I shall now relate when, how, and where I earned my first shilling. About sixty years ago our silver coin consisted not as now of United States coin, but Mexican; that is, Mexican dollars divided into eighths; one shilling being one-eighth of a dollar, or twelve and one-half cents; two, twenty-five cents; three, thirty-seven and one-half cents; four, fifty cents, etc.

In 1852, about sixty years ago, before school hours I had to supply the family with water for the day, which I did from a well which was nearest and which also supplied the neighborhood. It was located a little east of the Williams house, at the foot of a small hill or elevation, and was dug about 1845. Many thousand pails

did I carry up this ten-foot embankment to our kitchen. It was an open well, from which with a pole with a hook to it, the pails were hauled out.

This well often reminded me of Woodworth's poem:—

*“How dear to my heart are the scenes of my childhood,
When fond recollection presents them to view;
The orchard, the meadow, the deep-tangled wildwood,
And every loved spot which my infancy knew;
The wide spreading pond, and the mill that stood by it,
The bridge, and the rock where the cataract fell,
The cot of my father, the dairy house nigh it,
And e'en the rude bucket which hung in the well.”*

I first carried water in one pail, but soon discovered that I could carry two easier than one by simply getting inside of a barrel hoop, and carrying the pails outside. Just across the street was the first blacksmith and wagon shop, operated by John Peters. He was constructing his first wagon, and when I was getting water, I would often run across to watch its progress from start to finish, which was very interesting to me, as it was the first I had ever seen built.

That I at one time lingered too long, and kept my mother waiting for the water, is attested by the commotion I raised in our neighborhood. Some one was sent after me, and when only the pails and hoop were found at the well, the report spread that I must be in the well. Of course the dear mothers stood around it crying. One of the men, looking down the well, saw bubbles. Another said, “This must be Johnny: he always was full of wind.” I took in the situation when I noticed the multi-

tude, ran across the street, and in a hurry threw myself into my mother's arms, with the promise that I would never do such a foolish thing again.

I think Peters must have worked on the wagon about two months when it was ready for painting. One day when I was watching him mixing green paint, he said: "Well, Johnny, at last the wagon is done, except the painting; there are no painters in town; by the way, could you not paint the wagon? I want it painted with one heavy coat of green."

"Why, of course I can; what will you give me, and about how long will it take to do it?"

He replied, "You ought to complete it in a day or two, and I will pay you one shilling." "All right," said I, "that is a go. But we ought not to paint it all green: only the box should be green and the lower body red; this will show better taste." "Yes," he said, "you are right, and it will cost no more, either." So he mixed some red paint, and commenced painting some spokes to show me how. Of course I thought I could do it better than he, and commenced my job, starting on the wheels. When I came to the lower end of the hub I had to get down on my knees, and finally on my back, to paint the under side. It was now noon and quite warm, and when I left for dinner I told Peters that this would not turn out as easy a job as I had bargained for. "Oh, well," he replied, "when you come from dinner I shall have the axle on stools, so that you can turn the wheels and you will find it easier."

On returning I found it so adjusted.

How nice! By turning the wheels I could paint the hubs and fellies by merely holding the brush on them;

and to still further lighten my labor I procured a soap box and sat down to my work. This pleased me so that I had to give vent to my feelings by singing all the songs I could remember, and could be heard all over our quiet village. I know that John Nagle had not yet been born, else I might not have had the courage. After the hubs and fellies were finished, I tried to paint the spokes in the same way, but soon stopped this, as it bespattered me with paint.

My first day's labor done, I went home for supper. Mother noticed some red spots on my pants and asked whether I had nose bleeding. I explained that it was paint from painting a wagon for John Peters, for which he was to pay me one shilling. "Why, boy, you leave that alone; you will spoil ten times more on your clothes than you get."

I corrected her by saying that I had never paid a cent for my clothes yet, and would be one shilling ahead after my job was done. Besides, I should not like to back out of my first job. Then my father, who heard us from the adjoining room, said: "Johnny is right. Never back out of a bargain, even if a bad one; keep up a good reputation to the end. It will finally pay best." "You had better give him one of your old aprons," he advised mother. This settled it. I went regularly to my work, and in about three days had the wagon painted.

Peters examined the work and pronounced it splendid. But I contradicted him and said that the wagon was really incomplete. It ought not be sent out of the shop before it was striped. "Yes," he said, "I know, but I can't afford it." "Afford it? I can't afford to

paint the whole wagon for one shilling, either; but I have done it, nevertheless, to keep up my reputation. As this is the first wagon you send out as a sample, I will stripe the body black, the box yellow, and scroll the corners, all for four shillings extra."

"Why boy, what do you think, four times more than painting the whole wagon! I am not making that on the whole wagon." "Perhaps not, but I am not making anything on my job either. Besides, this was daubing; but when it comes to artistic work you must know that it is expensive; some little twelve by twelve painting costs thousands of dollars, while a whole town can be painted red for a song. Now, because your first wagon is partly my creation, I will throw in a sunflower on the dash-board, a forget-me-not on the tail-board, and John Peters either on top or below the forget-me-not. So you may have it, forget-me-not John Peters, or John Peters forget-me-not. Would this not be an advertiser, rolling down hill and dale, through forest and plain, with always the same refrain, 'forget-me-not John Peters,' costing you only four shillings, while you pay as many dollars to have it in cold print which no one notices? No, no, you cannot send your firstborn so naked into the cold world. I know you have more feeling than that, and besides, your reputation would be blasted forever. The artistic work on that wagon is worth as many dollars as I ask in shillings, and because I have become attached to it is the only reason I do it so cheap."

But all my persuasion was in vain; he could not afford it. So he paid me the first shilling I ever earned, and the first wagon I ever painted rolled down the ages

in an unfinished state, of which I wash my hands in innocence.

This is how I earned my first shilling by work, long and persistent work, and I suppose it would be more interesting to show how I earned my first one hundred dollars, or my first one thousand dollars, from the experience of which you might derive a greater benefit. But this is another story and would embrace a period of over sixty years, too long to tell here.

This shilling was my first nestling for further accumulation. Whether I saved it, and whether it is still a part of what I now possess, I don't remember; but I do know that strict economy in my younger days contributed more to what I now possess than the earning of it.

FIRST LARGE FINANCIAL TRANSACTION

Now allow me to give you my first important financial transaction, on the outcome of which might have rested my future weal or woe.

This happened in the year 1857, the financial panic year. Many banks and commercial houses failed, hard times prevailed, and credit was guardedly extended. The merchants at that time had to lay in their stock of goods in the fall to last them until navigation opened in the spring. My father was fearful lest we had not enough money to pay up the old debts we owed to the merchants, for they would not trust us for the supply of goods required for our winter stock. The navigation season would soon close. No money to pay our debts. What should we do?

Somehow we learned that a teacher near Clarks Mills

had some money to loan. I was at once sent to apply for it. The roads were terribly rough. I started in a buckboard in the morning, and arrived at a little house on a hill where I was told the school teacher boarded. On entering I found the sole occupant, a lady, preparing dinner. I introduced myself, and inquired for the teacher. She told me he was at the school, but would soon be home for his dinner. She pointed to the school house, not far distant. I went out to meet him, as I was too bashful, or too proud, to disclose in her presence my beggarly mission. I saw the children come tumbling out of school. Soon my fate would be settled. There he comes. Now take courage. "Good-day, sir. Excuse me, are you Mr. Fleming? I am glad to see you. I was sent by my father to ask whether you have some money to loan." He asked how much I wanted. I answered, Yankee fashion (he was a down-easterner), by asking how much he had. He replied, "Well, I may have five hundred dollars." "All right, I will take it all." At my eager, grasping answer he looked startled, and it came near defeating my negotiations. But it taught me a lesson, that when you want a thing, don't be too eager to get it.

He said he knew Schuette's store, but not that I was a son of the owner. "That is so, I will identify myself when we get into the house." It was now dinner time, and the farmer (I think his name was Evenson) told him that I was Schuette's son (not in Norwegian custom, in one word, but the son of John Schuette), and that he considered us all right. After we had eaten dinner, I took out a blank note with my father's signature. "Now," he said, "before we proceed any farther it must

be understood that it will be repaid in gold, the same as I shall give you, in six months from date, which will be the time school is closed and when I shall return east again, and the interest is to be twelve per cent." All of which I heartily agreed to. ,

I saw at once he knew more about drawing up a legal paper than I did, for he wrote in the note, "We jointly and severally promise to pay," and made me sign it, too, by which he had bound both father and son, and had elevated my importance.

I got my five hundred dollars, all in twenty-dollar gold pieces, which was the largest amount I had ever carried. Although it was uncomfortably heavy, I drove homeward rejoicing over my first successful financial venture. As I could only drive at a slow pace, it gradually became dark, and my ardor cooled, and on coming to a secluded spot, it chilled. But I arrived home all right. Again I was in a plight as to where to put the money, as we had no safe. But I managed to hide it, and after a restless night, boarded the boat for Milwaukee, paid off the debt, and bought our winter stock.

In the spring the teacher received his gold again, and went home, while I attended strictly to my business.

Now let me lead you to the

ROAD TO WEALTH

Following it may not bring you to the million dollar corner; but even if you should not be so fortunate, it will not impair your happiness as long as you possess enough to keep you comfortable, beyond want and worry, and with good prospects for the future.

When you enter this road to wealth, keep always in sight and mind these guide posts.

A dollar saved counts more than one hundred dollars made and spent. Saving in the earlier days is most effective, as shown by the following table.

Suppose at the age of eighteen years, you place one hundred dollars at four per cent compound interest. Adding to this one hundred dollars each year, this will amount to, as per table below:—

TABLE

Showing the accumulation, at the end of each year, and each year after the age of 18 years (cents omitted).

		At Age				At Age	
Investment	18 years	\$100.00		Investment	69 years		
End of 1st year	19	104.00		End of 51st year	69	\$16,612.00	
" " 2d	20	212.00		" " 52d	70	17,376.00	
" " 3d	21	325.00		" " 53d	71	18,171.00	
" " 4th	22	442.00		" " 54th	72	18,998.00	
" " 5th	23	563.00		" " 55th	73	19,858.00	
" " 6th	24	690.00		" " 56th	74	20,752.00	
" " 7th	25	821.00		" " 57th	75	21,682.00	
" " 8th	26	958.00		" " 58th	76	22,650.00	
" " 9th	27	1,101.00		" " 59th	77	23,656.00	
" " 10th	28	1,249.00		" " 60th	78	24,702.00	
" " 11th	29	1,403.00		" " 61st	79	25,790.00	
" " 12th	30	1,563.00		" " 62d	80	26,922.00	
" " 13th	31	1,729.00		" " 63d	81	28,098.00	
" " 14th	32	1,902.00		" " 64th	82	29,322.00	
" " 15th	33	2,082.00		" " 65th	83	30,595.00	
" " 16th	34	2,270.00		" " 66th	84	31,919.00	
" " 17th	35	2,465.00		" " 67th	85	33,296.00	
" " 18th	36	2,667.00		" " 68th	86	34,728.00	
" " 19th	37	2,878.00		" " 69th	87	36,217.00	
" " 20th	38	3,097.00		" " 70th	88	37,766.00	
" " 21st	39	3,325.00		" " 71st	89	39,376.00	
" " 22d	40	3,562.00		" " 72d	90	41,051.00	
" " 23d	41	3,808.00		" " 73d	91	42,793.00	
" " 24th	42	4,065.00		" " 74th	92	44,605.00	
" " 25th	43	4,331.00		" " 75th	93	46,489.00	
" " 26th	44	4,608.00		" " 76th	94	48,449.00	
" " 27th	45	4,897.00		" " 77th	95	50,487.00	
" " 28th	46	5,197.00		" " 78th	96	52,606.00	
" " 29th	47	5,508.00		" " 79th	97	54,811.00	
" " 30th	48	5,833.00		" " 80th	98	57,103.00	
" " 31st	49	6,170.00		" " 81st	99	59,487.00	
" " 32d	50	6,521.00		" " 82d	100	61,967.00	
" " 33d	51	6,886.00		" " 83d	.....	64,545.00	
" " 34th	52	7,265.00		" " 84th	.....	67,227.00	
" " 35th	53	7,660.00		" " 85th	.....	70,016.00	
" " 36th	54	8,070.00		" " 86th	.....	72,917.00	
" " 37th	55	8,497.00		" " 87th	.....	75,934.00	
" " 38th	56	8,941.00		" " 88th	.....	79,071.00	
" " 39th	57	9,403.00		" " 89th	.....	82,334.00	
" " 40th	58	9,883.00		" " 90th	.....	85,727.00	
" " 41st	59	10,382.00		" " 91st	.....	89,256.00	
" " 42d	60	10,901.00		" " 92d	.....	92,927.00	
" " 43d	61	11,441.00		" " 93d	.....	96,744.00	
" " 44th	62	12,003.00		" " 94th	.....	100,714.00	
" " 45th	63	12,587.00		" " 95th	.....	104,842.00	
" " 46th	64	13,195.00		" " 96th	.....	109,136.00	
" " 47th	65	13,826.00		" " 97th	.....	113,601.00	
" " 48th	66	14,483.00		" " 98th	.....	118,245.00	
" " 49th	67	15,167.00		" " 99th	.....	123,075.00	
" " 50th	68	15,877.00		" " 100th	.....	128,098.00	

These figures may be surprising to many. They show the importance of early savings, which therefore should be inculcated in the lives of children. This habit can best be taught by getting them directly interested in what they spend or save, so that they will feel and know how it will affect their little pocket books. For this reason I would advise that every boy or girl, from the age of twelve years, should be given a certain allowance each year. What this allowance ought to be, should be determined by keeping an account for two years preceding, of what the child may have cost, for all except board. If the average for the two years has been, say, thirty dollars a year, this should be the allowance for the coming year, adding thereto, say, five to ten dollars, as a margin for saving. This margin is important, as otherwise, when the child discovers that no saving could be made in any event, it would have no incentive to try to save at all, and would soon declare itself bankrupt, and fall back on pa again. Then the child should keep a book in which should be entered all it purchased and paid for, and credit the allowance from time to time, and at the end of the year a balance struck, which would show the savings, if any.

In this way a child would derive great enjoyment, especially if it could show a saving. How much pleasure would it be if it could give pa or ma a little present from its own savings. In addition to this, it would become more systematic, accurate, and independent, and learn bookkeeping. The allowance may be increased as the child grows older, or as circumstances may permit. If the savings grow from year to year, the more interesting will they appear. The only thing to be feared is

that a child may be too saving, and become penurious; but it is easier to correct this than to correct extravagance.

In this manner a child can easily have saved the one hundred dollars by its eighteenth birthday, the amount for starting in the table above given. This would be a great incentive. Now let me see how different a child's habit must become, as most are now brought up. What interest has a child in savings when its parents provide for all its wants? It even does not know or care what is the cost. What does it care if it uses more or less, as it cannot lose or gain?

But when you say, "Now John, or Rose, I will give you so much for your next year's expenses. This is more than you used last year, and from now on you must pay for everything you use except board. Now see how much you can save from it," you will be surprised how much more the child will value a dollar, how it will fondle it, begin to figure and plan to save it, so that little savings may grow bigger, and how much more interesting life will be to it.

Before dismissing this subject, I wish to impress on all the importance of engrafting into a child the habit of saving while young, as a sapling can be bent into almost any shape or direction, but not after it has grown to an unbendable size.

This refers to saving and bookkeeping by young people; but it applies equally to the older, except that they, like large trees, are not so easily bent from their former shape and habits.

Bookkeeping in all lines of business, as well as in all other occupations, will tend to instil economy. It will

also make your labors more interesting. You will not be on a road groping in the dark to find your way, or to know where you stand. Bookkeeping will be like sunlight to you, which will always illuminate your way, and by which you can better determine how slow or how fast you progress, and can estimate beforehand about where you will land.

MY FIRST TRIAL BALANCE

I remember when I first kept books. This was in the hard-times year 1857-1858. My father gave to my older brother and myself the little stock of goods he had, and said: "Now, boys, you run the store. You provide for the family, and all you make above this is yours." A year from that time, Jan. 1, 1858, I struck my first balance-sheet, and found a clear balance of \$125.00. This was our first year's net gain. What a pleasurable event. I rejoice every time when I think of it. My happiness drove me to run pell-mell to my brother-in-law, August Baensch, whom I asked, "What do you think we cleared last year?" "You mean lost." "Oh no, we cleared \$125.00, which is the amount we have more than we had last year. Here, look at my trial balance." Never since have I been so happy and contented, though the results showed only a small fraction of what I made in later years.

I will now give you a brief plan of

DOUBLE ENTRY BOOKKEEPING

which is a most interesting study and is not hard to master. The representative accounts confuse at first, and the best way is to have these in mind as being per-

sons; and bear in mind that you must charge or debit a person, or a representative account, what you give it, and credit a person, or a representative account, what you get or take from it. As cash will be the most frequent customer you have to deal with, you will soon get on intimate terms, and say, "Mr. Cash, here is ten dollars." This then, you will debit cash with. And if this ten dollars was received by labor, or salary, you will credit labor, or salary account, as the case may be, or income account, if you keep no other.

You may soon have occasion to say, "Mr. Cash, please give me ten dollars." This you will credit cash account, and if you paid out five dollars of this for coal, and five dollars for a chair, you must charge family expense account five dollars, and furniture account five dollars.

Now you must not ask Mr. Cash for more money than he has, because he would think you either impudent to ask it when you knew he owed you nothing, or a fool, because you did not know Mr. Cash was pumped dry, and had nothing to give, even if he wanted to.

In married life it is always best to give your wife a monthly allowance of say fifty dollars, or as much as you can afford, out of which she is supposed to pay all ordinary household expenses. Whatever she saves of this is hers, and what she loses is yours. But as she knows there will be a rumpus if she taxes you for the loss, she will try to live within her income; and of course, if she cannot, and strikes, as a reasonable husband you will arbitrate gladly to avoid a lockout.

At the end of a year your wife's account, and all other special accounts actually used for the maintenance of the family, must be transferred to and charged to

profit and loss account. And after taking an inventory, all accounts must be balanced, and a trial balance made, which will give you a clear insight as to what married life has cost, and how you stand financially. Life insurance premium paid should not be treated as an expense, but as an asset, charging the company the amount paid.

For a family, single entry bookkeeping will be all sufficient, which may be changed to double entry at any time during, or at the end of the year, by merely journalizing and posting from the single entries. In single entry you will only need an expenditure and income account.

I want to impress on all the importance of bookkeeping in some form, which I am sure will instil economy and accuracy, and give you a clear insight of your affairs, which you cannot have without it. I must also impress upon you most forcibly, never, never keep a speculative account, which is invariably a losing one.

The moral of all this is:—

*Save in your earlier days.
So you must reap the fruit
Which if too long delayed
Will not be ripe for you.*

Now let us follow the lives of John and Rose, who, as they pass along the road of married life, will reveal whatever success they met by strictly adhering to the rule of economy, their conciliatory interchange of views on different questions, and how they traveled through life with the largest possible measure of pleasure and contentedness.

John Schuster.

JOHN AND ROSE



ENGAGED MAY 5, 1866

Manitowoc, Wis.

John and Rose

CHAPTER I.

Engagement and Marriage. They Discuss How to Finance the Family Expenses

WHEN John was 23 and Rose 18 years of age they were engaged to be married. As this was the most romantic period in their lives, they were naturally enamoured by it. Their happiness so overflowed that they felt their friends would be likewise affected if they were aware of it.

To make the announcement in the usual way, by sending out somber, black printed cards, seemed to John too prosaic, too much like a business announcement. He had conceived an innovation more appropriate for such occasions, and felt exultant over having discovered it. The only obstacle to carrying out his plan was the expense, which, according to his means was rank extravagance, wholly at variance with his intention, which was to enter and maintain married life by the strictest rules of economy by which others might profit. Nothing could be more inconsistent with his plans than to display extravagance at the very beginning. This annoyed him. After some deliberation he found an excuse for his extravagance, which was, that he and Rose could only

“With this income I can give you an allowance of \$50 a month, out of which you must pay the ordinary running expenses of the household, which include rent, fuel, light, all repairs inside of the house, and your own wearing apparel. I will pay for incidentals for my own use, purchase my clothes, pay all expenses outside of the house, and will buy the furniture, which latter, however, will be an asset. By this arrangement you will be spared the necessity of asking me for every dollar that you need, and it will obviate many little domestic irritations, besides giving you a chance to save money from your allowance.

“You can discuss the plan that I suggest with your parents, and if it is agreeable you can let me know in a few days.”

Rose naively brushed away John's fears, saying: “My father and mother will be delighted with my prospects; they will be pleased to see us married and I am sure that the quicker we are married the better they will like it.”

John doubted Rose's desire to consult her parents. Not wishing to have any after misunderstandings and chagrins, he stepped into the adjoining room to lay before them his financial resources and his domestic plans. These were entirely satisfactory to them, and the wedding took place on Washington's birthday.

Instead of taking an expensive wedding trip they used the money to lay in household supplies. They made a selection of the necessary furniture, costing \$150, for which John gave a check for \$75, leaving a balance of \$75 to be paid later. Having provided his part for the household, Rose must provide her part, though John had

not yet paid her her allowance. Here she for the first time agreeably surprised him by telling him that she had saved and deposited in the savings bank \$200. But she had no check blanks, and, as both needed a little pocket money they called at the savings bank, where John gave her a check for \$50 for her first month's allowance, after which he drew another check for \$5 for his pocket money. He made it a practice of transacting all his business by check, and he intended to continue this method because the checks are returned to him whenever the bank balances his bank book, and show what they were given for. When he gets his bank book balanced each year he will enter them in his own book. The only bookkeeping required is to enter the small disbursements from his pocket money.

Rose deposited her first allowance of \$50 at the savings bank, and opened a new checking account. Out of this she drew \$10 for pocket money.

Having transacted their little banking business, they went to the house they had selected as their home. Rose immediately sent a check to the owner for \$10 for a month's rent. Then she bought groceries for \$8 and coal for \$7. For these items she also gave checks on her bank. For small purchases, such as meat, 50 cents, and milk, 10 cents, she paid cash. Like John, she need not keep up an account for purchases she paid by checks, but only for those incidentals she bought for cash and received receipts. These sundry items she posted when she had time.

They now settled in their new home and their house-keeping began in the most auspicious manner.

John each month regularly deposited in the bank his

\$75 salary, gave Rose a check for \$50 allowance, and checked out \$5 cash for himself.

Rose deposited her \$50 in the savings bank, and checked out \$10 cash and other items as occasion required. After they had been married for some time they came to the first stream, to the first obstruction which needed bridging to cross. While John was busily occupied with his work one day, the doctor handed him a bill for \$10 for services. John, knowing that these services were rendered to Rose, told him to present the bill to her, which the doctor did with explanations. She told the doctor to leave the bill and call again; she must adjust this affair with her husband.

When John came home Rose upbraided him for sending the doctor to collect a bill from her.

John said, "Oh, I know the \$50 allowance will not settle everything, and that we will have to adjust and establish precedents for many other bills. The unraveling of these tangles may educate us in legal procedure, and prove interesting diversions in our daily life. If you recall, I told you, you must pay from your allowance for all repairs inside of the house, and as this is one of them you must admit that you ought to pay the bill."

But Rose did not admit it. She answered, "You should gladly pay the doctor, because you know that he is through with me, and I am well again. Is it not bad enough that I had to suffer? Then why should you ask me to pay for my sufferings? The doctor told me that worry is dangerous to a sick person. If I had known that I had to pay my own doctor's bills I would have worried myself to death. If this had happened, then,

in addition to doctor's bills, there would have been funeral expenses for you to discharge, and in addition you would have suffered an irreparable loss. Therefore you should rejoice that you are privileged to pay the doctor. Is this not so?"

John knew something of the injurious effects of worry, and agreed that she was right in this regard; but he insisted that the rule must work both ways, so it was mutually agreed that the precedent be established that John should pay Rose's doctor bills and Rose should pay John's. On this basis each would be more solicitous of the health of the other, and Rose would be the gainer, because a wife's medical bills are generally larger than her husband's.

Thanksgiving day was approaching, and Rose was thinking that as she had not seen her relatives since her wedding day, to visit them would be a pleasure. As John had not the time to accompany her she figured that the expense for her alone would be about \$6. It struck her that this might be another stream to cross, but convinced herself that John should bear the expense. "Is this a household expense? No. A repair account? No. Must I bear the expense? No! No!"

When John came home she told him of her intended trip, and asked him for the \$6 required to make it. John demurred, "Why, this is for your own pleasure, and as I can derive none from it, but on the contrary must do the cooking and dishwashing, and keep the house in order while you are gone, I don't think you should expect me to pay for it."

Rose, however, argued that it was not a household expense, not an expense inside the house, which his rule

called for, but an obligation outside of the house, which he agreed to discharge. She could not see how he could get around it.

John realized that it was an extraordinary case, requiring extraordinary diplomacy to adjust. After some mental effort he suggested the following compromise:

"Rose, I have an ideal solution of this difficulty, which will keep our life a perpetual honeymoon, by which you and I will continue to be as sweet to each other as a girl is to the one whom she hopes will invite her to a ball. Here is my solution: If you go alone on Thanksgiving day, when I cannot accompany you, you must pay your own expenses; but if you wait until Christmas, when I have time to go with you, I will invite you to be my guest, and in that case I will bear the expense. You will observe that by this rule we will be more inclined to be sweet to each other in the hope of being invited to travel, you might, if I were very pleasant to you, invite me. By such sacrifice I would enjoy the trip so much the more." Rose thought favorably of the proposition, because she knew her invitation to John would be remote, and she felt that she could easily entice him to invite her. Thus was the second precedent established: the one who invites the other to make a joint trip must pay the expenses; if John travels alone he must pay his own expenses; if Rose travels alone—! Well, this question of expense is left to her adroitness to inveigle John to open his pocketbook.

Again they pursued the even tenor of their ways. Rose wondered what stream they would encounter next. The horizon was not clouded, but in her imagination she

hoped and believed that they would confront the largest, yet the dearest and most dangerous of them all, this being an addition to their family. There was no indication of one at that time, and there never might be one, but if there were, who would shoulder the burden? Is it an inside household expense? No; it is an inside home asset. May not John regard it as an expensive asset? She pondered and argued on it with fond anticipation, but in spite of all mental efforts she could not solve the question, and waited for John's return when they would discuss it. When John arrived home they quietly discussed this question. There being no stream in sight, there was no need for an immediate decision. John admitted that this was a natural and important condition, which by all means must be provided for, and he expressed the idea that when they got another partner the best way would be to organize a stock company. As his firm had just incorporated as a stock company, his mind was entirely engrossed by it.

Rose was horrified. "Do you want to put us down like stock on a farm?" she asked.

"No, no!" John said, "not in that sense," and he thereupon explained.

"When two people join who are well acquainted with each other they generally form a partnership; but when one or more members are added they organize themselves into a stock company, for the reason that a partnership carries with it an unlimited liability. Supposing a partnership has a capital of \$10,000, of which A carries \$7,000 and B \$3,000, and B has \$20,000 in addition to the \$3,000 in other property, while A has nothing more than his \$7,000 stock. Then supposing the partnership

had extraordinarily unfortunate losses, which not only wiped out their \$10,000, but much more. In such a case B would not only have lost his \$3,000 capital, but he might lose his \$20,000 besides. On the other hand, if the partnership had been an incorporated stock company B could not lose more than his \$3,000 stock and his \$20,000 would be saved to him.

"As our prospective partner would come to us stark naked, not adding a penny to our finances, but on the contrary adding to our expenses, and in the future might by misfortune or otherwise create a liability which would absorb our little savings which it has taken us years to scrape together, therefore it occurred to me that we ought to organize a little stock company with the capital we have, say \$1,000. Supposing that such an unfortunate liability should confront us at a time we had saved quite an amount: we could not lose more than our \$1,000 stock and our savings above this would be intact."

Rose thought this a capital idea, believing John had proven himself a shrewd financier, and her anxiety over the financial aspect when the prospective partner should arrive was somewhat relieved.

John had to go to his work, therefore they postponed their discussion of this problem to another time.

After he had gone Rose's mind was troubled over the problem of the stock company, and the proposed benefits which John had disclosed. She doubted that his definition of the law was correct, and feared it would not apply in their case.

CHAPTER II.

Rose a Suffragist. Explains it to John. Challenges Him to Debate

AFTER John had left, another idea entered Rose's mind. She was a suffragist, and at the club meeting she had heard the principle discussed, that the state must provide for the maintenance of all children, because they are the life of the state, without which a community or nation must die. Therefore, as the nation derives the benefits, it ought to carry the expense.

On Sunday when John was home she believed it a favorable opportunity to launch this new idea. She said, "John, I have been trying to digest the alleged benefits of your stock company. Are you sure of your construction of the law? Possibly in our case the law will not apply."

John admitted that the point was well taken, and promised to consult a lawyer about it.

"Never mind," said Rose, "I have thought the matter over, and gathered a new idea. Have you noticed that in France there is a fear that the nation may become depopulated owing to a decreasing birth and an increasing death rate, that this fear is extending to the United States, and that our attention is being called to this alarming condition? This question was discussed at our woman suffrage club and it was resolved—

"That, whereas the state derives more benefit from the production of children than do their parents;

"Therefore be it resolved, that the state should pay

a premium for each child born, and for its maintenance, as follows: First born, \$50; second, \$100; third, \$150; fourth, \$200; fifth, \$250; sixth, \$300. For maintenance the state should pay: First year, \$5; second, \$10; third, \$15; and an additional \$5 each year up to fourteen years.' "

John felt relieved by the hope that this resolution might become law, but he wanted to know what about twins and triplets? Why cut out all born after the sixth, and why put \$5 the minimum for maintenance?

She explained that the first year for maintenance was low because the premium made up the deficiency. The twins and triplets were ruled out of order. The reason for stopping state bonuses after six births was because more than six children should not be encouraged.

John thought this an equitable plan. He said it would greatly relieve the poor, who have to bear nearly the whole burden of supplying the nation's citizens. while they can least afford it. Such a reform would be the greatest of the age. He wondered that it was not thought of before.

Rose was pleased and encouraged to unfold more of the reform measures discussed at the club. She continued, "We have also expressed ourselves for universal peace. Is it not absurd that civilized nations which for generations have discarded the barbarous law that might makes right and substituted for physical supremacy law courts where disputes between citizens shall be settled instead of by brute force, that these very nations, when disputing between themselves, order

their citizens to suspend their obedience to law, just long enough to whip or be whipped by the enemy? They command their soldiers to kill, maim, and burn by the wholesale, to rob and ruin the enemy; the more killed, the vaster the ruin, the greater the glory. Yet after the carnage those who have survived it shall resume their former civilized life? Is this not preposterous?"

*That war is the wickedest crime,
The greatest curse to all mankind,
Is known to all; and yet it reigns,
To all nations a burning shame.*

"The enormous cost of warfare, the waste, the suffering, and the demoralizing effects, are too dreadful for the human mind to fathom. The cost of war might be sufficient to maintain the children of a nation and provide old age pensions.

"We have many other splendid reform measures in reserve, and we will bring them out as soon as favorable opportunities offer. We will fight for our principles, and I intend to go on the stump for them. When I think that you men, the lords of creation, the legislators and makers of all our laws from time immemorial, have never inaugurated reforms such as we now propose, always in your power to do at any time, is something beyond my comprehension. It must be attributed to incapacity, reluctant brains, a lack of progressiveness, a disregard of the general welfare, unsympathetic hearts.

"We women, at the threshold of our political careers,

have worked out measures which you men could not discover in all the ages. Doesn't this clearly demonstrate that women should have equal political rights with men?"

John had listened with amazement to her eloquence. He had had in mind at some future time to run for the assembly and go on the stump, but now he felt like thirty cents, swamped, crushed by his wife's eloquence. Who could stand up before such a loaded battery without being riddled and swept from earth? He was cowed; he felt the suffragists could sweep the floor with him. He was so confused that he had to calm his brain before he could make reply.

After a pause Rose asked, "Well, what do you think of our reform?"

John said, "Think? I am trying to get my thinking machine in motion."

John felt like an auto engine which has lost its spark. He cranked and cranked until he believed he was a crank, but it was no go. "Well," he said, "you must excuse me until some other day, when I recover my spark and get my thinking machinery in condition to proceed."

This was the first time he became aware that his wife was a suffragist. At his work all day long he heard politics, politics, and now that his wife was getting loaded with it more and more, his home was turned into a political wigwam. Heretofore he had only simple political hash to digest, but now that his wife was a suffragist he had to digest political rehash, and that with a humiliated mind. He dare not express the mildest aversion toward it. His wife continued her oratory on politics, and it was getting on his nerves. He tried to

switch her off onto other subjects, but he could not shift her from the main track. The result of his wife's political activity was that John lessened the time he spent in her company, and sought diversion elsewhere.

Rose became impatient for an answer to her query, why he was opposed to woman suffrage, as he had admitted that the suffragists had splendid principles.

John evaded a specific reply by saying that he was opposed to it on general principles, that it would drag the women in the mire of politics, just like it does men.

But Rose was persistent. No generalities satisfied her. She demanded specific reasons. She crowded him to the wall, and when John found himself in the corner he took refuge in the statement that the question was too big. "I must prepare myself," he said, "and at some future time I will present my argument against it."

John went and came, and when he and his wife were together the conversation was strained and uncongenial. Rose was ever eager to discuss politics, but John dodged the question.

His promised answer he postponed as long as possible, because he dreaded to confront the intellectual lion in debate. When walking home time and again he rehearsed his anti-woman suffrage arguments, with which he hoped to floor his wife. Invariably after supper when he intended to launch them forth, he collapsed.

He had read that some orators take a stimulant by which their mental faculties are spurred to the utmost, and under such influences make their best speeches. So on his way home he stepped into a saloon and took a drink of brandy just for a feeler. But after supper the effect had gone. "Ah!" he thought, "the brandy

had evaporated and had been absorbed by supper time. I must take it after supper, immediately preceding my arguments, when it is still busy in my brain."

The following day on his way home he bought a half pint of brandy and put it in the bathroom; but unfortunately Rose found it there.

She smelled. She tasted. "O, horrors!" She accosted John and asked, "For God's sake, what is this brandy for?"

John was apparently nonplused. "Brandy! brandy! Where? O, yes. The doctor prescribed it for me to rub my throat and neck to relieve my bronchitis."

Rose thought this was a novel remedy, and asked John whether he took any stock in it, or had the doctor explained wherein lay the healing constituents. She then told him that as the next meeting of the women's club was to be held at the doctor's wife's home she would then ask the doctor regarding the curative properties of brandy.

John got hot under the collar. "I am in for it," he mused. "I must compound—heap one lie on top of the other, to get out of this. This is mortifying." He was in a quandary. If he left that lie to its own fate, and Rose queried the doctor to explain the healing properties of brandy which he "prescribed" for her husband, the doctor, of course, would be dumfounded, and would deny having seen her husband for a month. If that happened, Rose, the doctor, and all the club women would brand him as an infernal liar, and then all his elaborate arguments against woman suffrage would be knocked into a cocked hat. John did the hardest think-

ing of his life, which is always the case when a person deals in lies.

*“O, what a tangled web we weave
When we practise to deceive!”*

Finally he got on a line of thought to save his reputation. He must see the doctor at once, but by the eternal! he would not lie to him. He would tell him the whole truth, just as the matter stands. And if there must be lying, he must do it for him. He is used to it and is paid for it. He saw the doctor and told him frankly what had transpired and retained him to get him out of the hole.

As he had thought about the case more than the doctor, he transferred to him the scheme he had concocted to enlighten his wife without lying. John told the doctor that when his wife asked him to explain the healing properties of brandy, which he said, he, the doctor, had prescribed for him, he should not give a direct answer, but instead, lecture her on the healing properties of brandy when externally applied, dealing in high-toned medical terms and phrases which she could not understand. Then she would let the matter rest, without having been answered.

The doctor, being an extreme anti-woman suffragist, gladly helped John out of his predicament. Shortly afterwards, John being anxious to know how the doctor succeeded, called on him to see how he had smoothed matters over.

“John,” the doctor said, “the problem was charmingly solved. Your wife became so bewildered by my

medical discourse that she almost fainted. I had to give her brandy to resuscitate her, and it gave her instant relief. After taking it she remarked, 'Brandy should be in every home.' "

John, of course, felt tickled, yet he was dissatisfied when he recalled the torture his little lie had caused him, and how easily it could have been prevented, by merely saying to Rose that brandy was a necessity in every household, to be used in emergencies as a temporary stimulant.

CHAPTER III.

John Presents Ten Objections to Woman Suffrage. Rose Quarrels with Suffragists and Resigns

ON arriving home John asked Rose how the doctor explained the brandy remedy.

Rose replied, "The doctor is a highly educated Latin scholar. He was so deep that I nearly succumbed trying to fathom him. I fell into a mental whirlpool. He talked me silly. I was dazed by his argument, which no doubt, was designed, so as to enable him to prove the efficacy of the brandy remedy. When I was on the point of collapse, he quickly got the bottle, poured the contents down my throat and revival was instantaneous. I tell you, brandy is the remedy to revive. But not as you said, externally, but internally—right down your throat."

John felt serene that the brandy lie was completely washed away from his conscience by the brandy itself, whereby he could centralize his thoughts effectually on his reply to woman's suffrage.

Rose had pestered him from day to day to argue his case, and as everything must come to an end, he decided to please her. After supper he lubricated his brain by taking a little brandy, and turned the wheels around to see if it resulted in smooth working. He felt confident that he would have smoother running in the crucial task before him.

"Now my dear Rose," he began, "allow me to present the reasons why I am opposed to woman's suffrage.

“First. I believe that in case women were asked to vote on the question whether they want equal political power with men, not one-third would vote; and if all of them did vote the question would be defeated.

“Second. If they should get the franchise, and vote as numerously as men do, it would double the expense of government, and also double the election franchise expenses to individuals, thus doubling the burden of exercising the franchise without compensating benefits.

“Third. The women would not feel as free to enjoy themselves as now. They would not be as happy and contented, because there would enter into their lives an added duty, which would cause more labor, more vexation, more jealousy and more expense; expense many could not afford, especially the great class that struggle to make both ends meet.

“Fourth. If the women, instead of voting should organize an independent reform club, and when they have formulated a policy which they believe would promote the public welfare, bring such measure to the attention of the party in power, I am sure the appeal would be heeded. This has already been done. Such third party power would be more effective and would accomplish more good than would be accomplished by women voting.

“Fifth. This strikes right home. You know what my income is; you know how I had it carefully planned to live within this income and save a little. Now supposing you go on the stump for woman's suffrage. This will require time and money—the time you must take from your household duties, and the money from your allowance or my savings. Don't you see that this will

completely disarrange our calculations and because of it we must suffer privations? Nothing influences a voter more than touching his pocket. This point, you will admit, is irrefutable.

"Sixth. Now drawing on our imagination a step further, suppose that because of your beauty, charms and eloquence, you should be selected as the logical candidate for the assembly, and you get the nomination. You might at first decline because you had no time; but if they persist, alleging that you are the only one who can win, and the bee buzzed in your bonnet, and you were compelled to accept. You succumb, and other ladies are nominated with you to fill other county offices. These candidates are composed of three ladies and six men. You canvass the county in autos together, stay out until late at night or don't come home 'til morning; and while you are doing this who is going to keep up my home? We have no hired girl, and if we had, it might be worse for you. I am alone, I must cook my meals, starve, or board in a hotel. The first you don't want me to do, and the latter I cannot afford to do. But as you are a candidate you must fight it out. You battle nobly and every one tells you that you will win. You feel as good as elected. But the prophecy fails. After election you learn that you are snowed under, which chills you, so that my blooming Rose withers. Defeat will cause you to lose your loveliness, your warmth and charm. You will become sour and you and I must suffer; and all this on account of an ambition to vote and run for office. If you were elected it might be worse.

"Seventh. Let us come nearer home. Suppose a

farmer's wife is elected supervisor, and she has to board at the county seat when the board is in session—she mingles with the members—she likes company, and naturally she selects as her companions the nicest looking and the most congenial men she can attract. She is led into temptation, which the Scriptures tell us to avoid. Don't you see that such temptation may lead to demoralizing results, possibly to divorce?

“*Eighth.* Let us suppose you are an alderman. You attend the committee and regular meetings of the council, at times getting home at 12 o'clock at night. Possibly some young, courteous member escorts you home, where I have been waiting for at least three hours. Don't you think that this would lessen our affection?

“*Ninth.* I am reminded of a beautiful girl, so charming that any young man would fall in love with her on sight; but when you heard her speak, all her charms vanished, because her voice was coarse, deep and masculine. It struck me how a voice could transform one of beauty to one that is coarse and masculine. With this defect I could not see how anybody could fall in love with her and no one did.

“Now, suppose that you are on the stump, having practiced and acquired the most effective stentorian voice, which all politicians strive for, and that I should happen to see you on the rostrum. You begin in moderation, but after a little applause you warm up until you lose control, walk up and down the stage, roar like a lion, clench your fist, pound the desk, tear your smooth hair into a mess. I would be horrified at the consequences. Under such conditions woman's suffrage would lessen marriages to an alarming extent.

"Tenth. Playing politics is a very expensive luxury. Ten per cent may in some way make a success of it, while 90 per cent lose by it, and 10 per cent of these latter are ruined by it. It is as dangerous to enlist in politics as it is to enlist in the army. More die from political service than from war service. Both are in a field where the greatest glory and honor are attained, and for this reason it is fascinating and tempting. For the love of women, to relieve them of these dangers, to lead them away from temptation, are the reasons why the men have taken the burden wholly upon themselves, which the women should appreciate and be thankful for.

"You may say, 'We don't want office, only the vote.' But let me remind you that many, especially the rich, old maids and many others, have time to kill, money to burn and ambition to be in the limelight. These women will seek office as the men do and they would be the ruling spirits, and you and those in your class would have nothing to say, although you would be more entitled to the honors.

"Don't you think that such degradation would make you and those in your class strain yourselves to get into office? The natural sequence of woman suffrage is, that in time the women would become office seekers the same as men now are."

Now that John was through he believed that he had made some impression on Rose and asked her what she thought about it.

"Hold on," said Rose, "wait a little. It took you a long time to prepare yourself to answer my few questions, and I hope you will give me as much time to prepare myself to answer your elaborate arguments.

“But that part which you consider the most objectionable, the demoralizing effect of the sexes indiscriminately mingling or mixing with each other, I will answer off-hand. This can easily be prevented. You men who have shown incapacity to rule, just get yourselves disfranchised, and enfranchise the women; then there will not be any mixing of the sexes. A pure woman’s government, and I assure you it will be what the term implies, a pure woman’s government.”

John queried Rose, “Is this all?”

“Yes, for the present.”

John hoped that it would be closed for all time. He feared that she might keep the debate going like an endless chain. He decided for the sake of peace to accept her proposition. Knowing that Rose’s political somersault would not happen during their lifetime, he said, “Rose, I agree. I really think that as men have always controlled the government we can well afford to give you the reins, so that we can take a rest. We can look on and learn from the women how much better we can be governed. The only things that we men wish to have retained are the referendum and recall.” To this Rose had no objection and now they were as

*“Two souls with but a single thought,
Two hearts that beat as one.”*

Rose now cleaned the house from the dust and dirt that had accumulated, because she had had no time to keep it in order, owing to her political duties. At the same time she brushed away the political bee. From this time on the household ran along in a normal fashion, and

politics were only occasionally discussed, without frictional disturbance.

Although Rose believed she had completely brushed the political bee from her mind, yet it sometimes buzzed whenever the club women visited her to inquire why she did not attend their meetings. She did not disclose to them that John's ten commandments had somewhat dampened her ardor, but gave them evasive answers. But when they told her that she was the leading spirit of the club, that it could not exist without her, and that she must attend the meetings, she at last consented, and told John that she could not well refuse them the little favor.

After the first meeting Rose came home in an excited state of mind. Her cheeks were flushed and she was out of breath. She burst out: "How ridiculous!" (John knew the cause. She had to fight to maintain her rights.) She again began, "The idea! Just think! Mrs. A——" John pleaded with her to wait till she got her breath and reserve her report of the battle for some future time.

While John was in bed snoring, Rose lay awake in mental agony, lamenting that she did not say this or that in her debate. If she could confront them now, how completely would she sweep away all opposition.

Next morning she was up early and called John, who knew it would be early. She was ready to make her report. She said, "You should have been at the club meeting last night. It is a wonder that the women did not come to blows. That they did not was because women have not yet acquired the fighting spirit of men. We had a hot time. The excitement began when some

one presented for discussion the question, Shall bachelors be taxed for the benefit of children? I will cut out most of the discussion, giving you the final decision, which was incorporated in a resolution, that all bachelors, twenty-five years and over, shall pay a tax of \$25 at the end of the first year, and that for each year thereafter the tax shall progressively increase \$5 each year. For instance, \$25 the first year, \$30 the second year, \$35 the third year, etc., so that at the bachelor's fiftieth year the tax will be \$150. At this time it will stop. At that age they will have a good exemption excuse, by pleading that they cannot get any woman to marry them. This resolution went through with a rush.

"The first little ripple appeared on the surface when one of the married ladies thought that they could double the children's maintenance fund by taxing old maids at the same rate, especially as the suffragist contention is, that men and women shall have equal rights, equal duties, equal opportunities. At this some women took exception, alleging that there is no equality, because a bachelor could ask a lady to marry him and if at first he did not succeed, he could try and try again; but on the contrary a woman is inhibited from doing this.

"The point was ruled well taken, but it was overcome by an amendment—that hereafter old maids should have the same right, to ask or conjure a man to marry her—which is now exclusively the man's right. Although some votes were cast against the amendment, it passed by a large majority.

"Then the tug of war began when a mother blessed with a lot of children launched the question, Why not tax all married couples who have no children on some

such basis? As this would hit over one-half the women present, it stirred up a hornet's nest. The poor, dear mother was attacked by a veritable swarm of bees. One suffragist said woman has not the power of the Creator; she is not to blame. They would be only too glad to be blessed by children. But an avalanche of objections was launched—too many to specify here. It was here that I got in line of battle because I had only recently been married and because I was as yet unaware if I should be blessed with children. This tax might strike us and if it did it might disarrange our financial plan and wipe out our savings fund.

“I gave them a piece of my mind, and as the dear mother's motion was not sure of a majority, a vote was not risked. The meeting became so disorderly that the chairman could not control it. She announced that the subject was postponed until another meeting and an adjournment was declared. But even after we were on the street the discussion went on in louder tones, which drew the police toward us to make inquiries, what the fuss was about. Not knowing what might happen, you may believe that I went home in a hurry.

“Now let me give you a picture of the woman suffrage club. The two hundred members are dominated absolutely by about a half-dozen of the older ladies, rich in dollars and gab, with an abundance of time, who expect all the others to mutely listen and applaud their superior intellects. Just mark the degrading tactics this domineering force resorts to. To lure me back they appointed themselves a committee to see whether they could not prevail on me to attend again. They flattered my extraordinary abilities and made it appear that the club

could not exist without me; that we must sacrifice ourselves for the public need; and when I finally consented and did attend and tried to show my abilities of which they flattered me I was so richly possessed, then they objected to my displaying them. This got onto my nerves, and I poured my wrath on them till I had them drowned. This club is ruled by half a dozen tyrants who have little respect for their sister members. Like Bismarck, they will not tolerate contradiction, not even reasonable opposition.

“They are an arrogant, domineering, selfish lot. I am through with them, and as they told me their club could not exist without me, I will let it die—yes, die, and after its death I will not even attend its funeral.

To which affirmation John added a solemn, “Amen.”

This was just as John had expected. It was exactly like “Teddy” of recent fame, who flattered the people to attend his meetings by telling them that they possessed the intellectual power to rule. The people must rule. The people shall rule, was his slogan. Yet he must rule the people, and when these people elected some one else to rule them, this, he thought, was out of order, and he felt called upon to kill his party, and just how many more he will kill the future must disclose.

It’s the same old story, that all people wish to rule. The women and the men are alike in this regard.

Now that the bogey of woman suffrage, like John Brown’s body, is mouldering in the grave, let us hope that it will stay there, and that its soul will not come marching in their household again.

CHAPTER IV.

Five Years' Family Bookkeeping. Single and Double Entry

FAMILY matters were working in their normal state again, and as they were approaching the end of their first year's wedded life, their thoughts were mostly centered on the financial end of it. John had all the checks he had drawn on the savings bank returned, also the deposit slips, and had his bank book balanced. All is specified in the checks except his \$5 monthly pocket cash, which he could account for, if he felt so disposed, or treat it as petty expenses.

This bank book he treated as his day-book, from which he journalized direct. But instead of journalizing all the separate checks and deposit slips on the different dates as they appeared in his bank book, he assembled these checks and slips into as many groups as he wanted accounts for, adding each group together and charging the respective accounts with them, and crediting the bank the totals. (A copy of the Bank Book is shown on the following page.)

In the bank book there were twelve checks for Rose's allowance of \$50 each, belonging to one and the same account, these together making \$600. This is charged to loss and gain account as family expense. Then there were twelve checks of \$5 each, for John's cash, a total of \$60. This with other checks were charged to loss and gain as family expense, in all \$710, and the other checks

SAVINGS BANK

In Account with John ———

End of 1st Year.

DR.					CR.			
1867	Beginning 1st Year				1867			
Mar. 1	Bal Due.....	\$300.00			Mar. 1	Check, Rose....	\$50.00	
Mar. 1	Dep. Sal. 1 Mo.	75.00			Mar. 2	Check, John, cash	5.00	
Apr. 1	" " "	75.00			Mar. 3	Furniture.....	150.00	
May 1	" " "	75.00			Apr. 1	Check, Rose....	50.00	
June 1	" " "	75.00			Apr. 2	Check, John, cash	5.00	
July 1	" " "	75.00			Apr. 13	N.W. Life Ins...	35.00	
Aug. 1	" " "	75.00			May 1	Check, Rose....	50.00	
Sept. 1	" " "	75.00			May 2	Check, John, cash	5.00	
Oct. 1	" " "	75.00			May 20	Check, John, suit	25.00	
Nov. 1	" " "	75.00			June 1	Check, Rose....	50.00	
Dec. 1	" " "	75.00			June 2	Check, John, cash	5.00	
1868					July 1	Check, Rose....	50.00	
Jan. 1	" " "	75.00			July 1	Check, John, cash	5.00	
Feb. 1	" " "	75.00			Aug. 1	Check, Rose....	50.00	
Feb. 10	Int.	20.00			Aug. 3	Check, John, cash	5.00	
					Aug. 10	Check, Dr. Bill.	10.00	
					Sept. 1	Check, Rose....	50.00	
					Sept. 2	Check, John, cash	5.00	
					Oct. 3	Check, Rose....	50.00	
					Oct. 4	Check, John, cash	5.00	
					Nov. 2	Check, Rose....	50.00	
					Nov. 5	Check, John, cash	5.00	
					Nov. 5	Check, Travel		
						Exp.....	12.00	
					Nov. 6	Check, Books ..	3.00	
					Dec. 1	Check, Rose....	50.00	
					Dec. 1	Check, John, cash	5.00	
					1868			
					Jan. 2	Check, Rose....	50.00	
					Jan. 2	Check, John, cash	5.00	
					Feb. 3	Check, Rose....	50.00	
					Feb. 3	Check, John, cash	5.00	
								\$895.00
					Bal. Down.....			325.00
								\$1,220.00
				\$1,220.00				

Balance End of 1st Year \$325.00

were charged to the different accounts he kept and all credited to the Savings Bank.

He also found twelve deposit slips of \$75 each, a total of \$900, and one slip for \$20 interest. This the bank is charged with, and the amount credited to loss and gain account. After having grouped and added the items into the several accounts he proceeded to journalize in a journal-ruled book, about 8x12 inches, of 120 pages, which will last a lifetime. To simplify matters, sixty pages in the front of the book were reserved for a journal and the balance for a ledger:

This is how he journalized:

<i>Journal Page 1. End of 1st year.</i>	To Ledger Page	Dr.	Cr.
Sds-Dr. Savings Bank.....	62	.....	\$895.00
Rose's Allowance.....\$600.00	..		
John's Cash..... 60.00	..		
John's Suit..... 25.00	..		
Doctor Bill..... 10.00	..		
Traveling..... 12.00	..		
Books and Papers..... 3.00	..		
Loss and Gain, Family Expense.....	64	\$710.00	
Furniture Acct.....	65	150.00	
N. W. Life Ins., Premium.....	66	35.00	
<hr/>			
Savings Bank Dr., Sds.	62	920.00	
Loss and Gain Salary.....	64	.....	900.00
Loss and Gain Interest.....	64	.....	20.00

John's ledger accounts as they appeared at the beginning of the year:—

Page 61

	Dr.	Cr.
Beginning 1st year.. <i>Investments</i>	\$700.00	

Page 62

Beginning 1st year.. <i>Savings Bank</i>	300.00	
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Page 63

Beginning 1st year.. <i>John's Capital</i>	\$1,000.00	
--	------------	--

Besides the ledger accounts above shown, there were opened a furniture account, N. W. Life Ins. account, and loss and gain account as they appear in the journal. In the journal the ledger page posted to is stated, and in the ledger the page in the journal posted from.

In order to close the year's transactions, he balanced the loss and gain account, which he found had a \$210 credit balance, the gain for the year. This he transferred or credited his capital with, and debited loss and gain, which balanced the loss and gain account for the year. To prove the correctness of his account he struck his trial balance.

LOSS AND GAIN

End of first year

	Dr.	Cr.
Salary		\$900.00
Interest		20.00
Family Expenses	\$710.00	
Balance Gain to John's Capital	210.00	
	<hr/>	<hr/>
	\$920.00	\$920.00

TRIAL BALANCE END OF FIRST YEAR

RESOURCES	Ledger Page		LIABILITIES	Ledger Page	
Investment	61	\$700.00	John's Capital		
Savings Bank	62	325.00	beg. 1st year ..	63	\$1,000.00
Furniture	65	150.00	John's Gain, end		
N. W. Life	66	35.00	1st Year	63	210.00
		<hr/>			<hr/>
		\$1,210.00	John's Capital		\$1,210.00

The following are the Ledger accounts after being balanced end of 1st year:

LEDGER

	From Page Journal	Dr.	Cr.
<i>Page 61</i>			
Investment Account			
Beginning 1st year....Sundries.....		\$700.00	.00
<i>Page 62</i>			
Savings Bank			
Beginning 1st year....Balance.		\$300.00	
End of 1st year.....Salary and In-	1	920.00	
terest.....	1	.....	\$895.00
Sundries.....		.....	325.00
Balance down..			
		\$1,220.00	\$1,220.00
Balance down..		\$325.00	
<i>Page 63</i>			
John's Capital			
Beginning 1st year....Balance.....		.....	\$1,000.00
End of 1st year.....Loss and Gain..	1	.....	210.00
Balance.....			\$1,210.00
<i>Page 64</i>			
Loss and Gain			
End of 1st year.....Bank Family Exp.	1	\$710.00	
Bank Sal. and Int.	1	.....	\$920.00
Transferred to John's			
Capital		210.00	
		\$920.00	\$920.00
<i>Page 65</i>			
Furniture			
End of 1st year.....Sundries.....	1	\$150.00	
<i>Page 66</i>			
N. W. Life Ins.			
End of 1st year.....Premium Pd.	1	\$35.00	

Rose proceeded to balance her account in the same manner that John had done except in single entry. She got her bank book balanced and her checks and slips returned, and found a balance of \$306 due her. This was \$106 more than at the beginning of the year. All she drew out of the bank was for household expenses. It showed her savings for the year, but not the total expense for each department. This she determined by grouping the check slips and the bills she had preserved of her cash purchases, into such various departments as she wished to know the expenses of.

After she had assorted and added together the different groups she posted them in her book, which was an ordinary day-book, by which she had a clear exposition of her stewardship. Following was her first year's account:

ROSE'S HOUSEHOLD EXPENSES AND INCOME

End of first year

EXPENDITURES	Dr.	Cr.
12 Mos. Rent at \$10 per month.....	\$120.00	
Fuel.....	28.00	
Light, Gas and Water.....	42.00	
Groceries and Provisions.....	260.00	
Wearing Apparel.....	36.00	
Sundry Small Expenses.....	14.00	
	<hr/>	
	\$500.00	
Received Allowance \$50 a month.....		\$600.00
Received Interest—Savings Bank.....		6.00
Balance Saved first year.....	106.00	
	<hr/>	
	\$606.00	\$606.00
	<hr/>	
Savings Down.....		106.00
Had in Bank beginning first year.....		200.00
	<hr/>	
Now in the Savings Bank end of first year.....		\$306.00

On entering the second year John increased his investments by taking from the savings bank a \$200 three-per-cent certificate of deposit, and he had taken in the N. Y. Life Insurance Company a \$2,000 twenty-year endowment policy, for which he paid \$70 annual premium. For this he opened the only new account for the year. After he had his bank account balanced at the end of the second year he proceeded to journalize from this as he did at the end of the first year, as follows:

JOURNAL

End of second year

	Ledger Page	DR.	CR.
Sds Dr Savings Bank.....	62	.....	\$1,040.00
Rose's Allowance.....\$600.00	..	.....
John, Cash.....60.00	..	.....
John, Clothing.....35.00	..	.....
Books, Papers.....30.00	..	.....
Loss and Gain, Family Exp.....	64	\$725.00	
Furniture, Chair.....	65	10.00	
N. W. Life Ins. Premium.....	66	35.00	
N. Y. Life Ins. Premium.....	67	70.00	
Investment \$200 C. of Dep.....	61	200.00	
Savings Bank Dr. Sds.....	62	\$926.00	
Loss and Gain, Salary.....	64	.....	900.00
Loss and Gain, Interest.....	64	.....	26.00

John had posted the above in the ledger, as the year before, which is not exhibited here, only the loss and gain and the trial balance being given, as follows:

LOSS AND GAIN

End of second year

	DR.	CR.
Salary.....	.....	\$900.00
Interest.....	.....	26.00
Family Expense.....	\$725.00	
Bal. Gain to John's Capital.....	201.00	
	<u>\$926.00</u>	<u>\$926.00</u>

TRIAL BALANCE

End of second year

ASSETS	Ledger Page		LIABILITIES	Ledger Page	
Savings Bank...	62	\$211.00	John Capital end		
Investments.....	61	900.00	of 1st year....	63	\$1,210.00
Furniture.....	65	160.00	John Capital Gain		
N. W. Life.....	66	70.00	end of 2nd		
N. Y. Life.....	67	70.00	year.....	63	201.00
		<hr/>			<hr/>
		\$1,411.00	John's Capital.....		\$1,411.00

Rose in the second year had to pay \$2 a month more rent and saved only \$74. The following is her statement:

ROSE'S EXPENDITURES AND INCOME

	Dr.	Cr.
Rent 12 months.....	\$144.00	
Fuel.....	31.00	
Light.....	26.00	
Gas.....	14.00	
Water.....	5.00	
Groceries, etc.....	262.00	
Wearing Apparel.....	45.00	
Sundry Expense.....	8.00	
	<hr/>	
Total.....	\$535.00	
Received Allowance.....		\$600.00
Received Interest.....		9.00
Balance Saved.....	74.00	
	<hr/>	<hr/>
	\$609.00	\$609.00
		<hr/>
Savings Down.....		\$74.00
Had in Bank end first year.....		306.00
		<hr/>
Balance end of second year.....		\$380.00

The third year was the most interesting in their lives, by reason of the arrival of their firstborn, a son, whom they named Adam. Though this was an increased tax on their finances, they were glad to bear it, and as a consequence Rose got an extra \$60 a year allowance, while John got a \$100 raise in his salary.

Rose kept an extra account of little Adam's expense, in order to determine how near it was to her extra allowance, and to the sum which was set by the women at the woman's suffrage meeting when they agreed that the government should compensate parents for their children's maintenance, which she still hoped might be realized.

The formation of a stock company by the addition of a new partner, which John once suggested as the safest plan, was for the present abandoned, because little Adam seemed the image of themselves, with such frank, honest features that they felt assured he would never endanger the safety of their financial obligations.

At the end of the third year the journal account is not exhibited, only the loss and gain and trial balance account:

LOSS AND GAIN ACCOUNT

End of third year

	DR.		CR.
Family Exp.....	\$778.00	Salary.....	\$1,000.00
Bal. Gain to John's capital.....	254.00	Interest.....	32.00
	<u>\$1,032.00</u>		<u>\$1,032.00</u>

TRIAL BALANCE

End of third year

ASSETS	Ledger Page	DR.	LIABILITY	Ledger Page	CR.
Savings Bank...	62	\$345.00	John's Capital,		
Investment.....	61	900.00	end second		
Furniture.....	65	175.00	year.....	63	\$1,411.00
N. W. Life Ins...	66	105.00	John's Capital		
N. Y. Life Ins...	67	140.00	Gain end third		
			year.....	63	254.00
		<u>\$1,665.00</u>	John's Capital.....		<u>\$1,665.00</u>

Rose in the third year had saved only \$49, which, added to her last year's bank credit, brought it up to

\$429. This was discouraging, because she had had her allowance raised \$60 for the year, and yet her savings had decreased. Of course she had to ask for another raise of \$60 a year, which was granted, while John got his salary raised another \$100, which brought it up to \$1,100 a year.

At the end of the fourth year is shown John's loss and gain account and his trial balance, and Rose's net gain, as follows:

LOSS AND GAIN

End of fourth year

	DR.	CR.
Salary \$1,100 and Int. \$38.....		\$1,138.00
Family Expense.....	\$850.00	
Bal. Gain to John's Capital.....	288.00	
	<u>\$1,138.00</u>	<u>\$1,138.00</u>

TRIAL BALANCE

End of fourth year

ASSETS	Ledger Page	DR.	LIABILITIES	Ledger Page	CR.
Savings Bank...	62	\$528.00	John's Capital,		
Investments....	61	900.00	end third year	63	\$1,665.00
Furniture	65	175.00			
N. W. Life Ins..	66	140.00	John's Capital		
N. Y. Life Ins...	67	210.00	Gain.....	63	288.00
		<u>\$1,953.00</u>	John's Capital		<u>\$1,953.00</u>

Rose, at the end of the fourth year, out of her \$720 allowance and \$12 interest had saved and added to her bank account \$112, and then had in the bank \$541.

In the fifth year John added a \$300 bond bearing four per cent to his investment fund, which fund would now have been \$1,200 instead of \$1,000, but for the loss of his mining stock, which had never paid a cent of dividend and which someone told him was worthless. With a curse at the agent who enticed him to buy it by the

assurance that it would pay an annual 20 per cent dividend he reluctantly charged it to loss and gain, the first loss he had sustained. But, who knows? It may serve as a lesson in the future.

At the end of the fifth year John and Rose were blessed by the birth of a daughter, whom they named Eva. Because Rose thought a girl was worth more than a boy she felt she ought to get a larger allowance than for Adam, which was \$5 a month. As John didn't know how many more children might come, he figured out to her that he could hardly afford it. He said, however, that he would try to get a raise in his salary. But first he would determine how his finances stood at the end of the year, which he found as follows:

LOSS AND GAIN ACCOUNT

<i>End of fifth year</i>			
	DR.		CR.
Family Expense.....	\$846.00	Salary one year.....	\$1,100.00
Invest. Min. Stock			
Lost.....	200.00	Interest.....	42.00
To John's Capital			
Gain fifth year....	96.00		
	<u>\$1,142.00</u>		<u>\$1,142.00</u>

TRIAL BALANCE

<i>End of fifth year</i>					
ASSETS	Ledger Page	DR.	LIABILITIES	Ledger Page	CR.
Savings Bank...	62	\$419.00	John's Capital		
Investments.....	61	1,000.00	fourth year....	63	\$1,953.00
Furniture.....	65	175.00	John's Capital		
N. W. Life Ins..	66	175.00	Gain fifth year	63	96.00
N. Y. Life.....	67	280.00			
		<u>\$2,049.00</u>	John's Capital...		<u>\$2,049.00</u>

Rose, during the fifth year, had an allowance of \$720 and \$18 interest, out of which she saved and added to her bank deposit \$111, the bank owing her now \$652.

CHAPTER V.

Trustee Company Invests John's \$1,000 and Rose's \$500 at Four Per Cent Compound Interest. Table Showing Accumulation

THEY had been blessed with a fortunate five years of married life. John's capital had increased in that time from \$1,000 to \$2,049, in spite of a loss of \$200 on his mining stock. Rose's capital had increased from \$200 to \$652.

We will now assume that they continue to old age to save as they had done, and that John has learned by his disastrous experience to keep away from the alluring agent's get-rich-quick investments. In that case, if John invested \$1,000 and added to this \$200 a year and Rose invested \$500 from her savings at four per cent, and added to this \$100 a year at compound interest, then the following table will show the net worth of each at the end of each five years:

INVESTMENT TABLE

Age yrs.			Age yrs.		
John's investment	30	\$1,000.00	Rose's investment	25	\$ 500.00
End of 5 years	35	2,299.90	End of 5 years	30	1,149.95
End of 10 years	40	3,881.44	End of 10 years	35	1,940.72
End of 15 years	45	5,805.60	End of 15 years	40	2,902.80
End of 20 years	50	8,146.64	End of 20 years	45	4,073.32
End of 25 years	55	10,995.00	End of 25 years	50	5,497.50
End of 30 years	60	14,460.50	End of 30 years	55	7,230.25
End of 35 years	65	18,676.70	End of 35 years	60	9,338.35
End of 40 years	70	23,806.32	End of 40 years	65	11,903.16
End of 45 years	75	30,047.30	End of 45 years	70	15,023.15
End of 50 years	80	37,640.40	End of 50 years	75	18,820.20
End of 55 years	85	46,878.60	End of 55 years	80	23,439.30
End of 60 years	90	58,118.20	End of 60 years	85	29,059.10
End of 65 years	95	71,792.96	End of 65 years	90	35,896.48
End of 70 years	100	88,430.40	End of 70 years	95	44,215.20
End of 75 years	105	108,672.36	End of 75 years	100	54,336.18
End of 80 years	110	133,299.80	End of 80 years	105	66,649.90

It will be noticed that Rose's \$500 investment and \$100 yearly additions are just one-half of John's, so her accumulation is one-half of his, as per table. If it were one-fourth of John's, that is, \$250 investment and \$50 yearly added, then her accumulation would be one-fourth of John's or one-half of her table, as above.

The investment so appealed to them that they concluded to enter into it, and as the Trustee Company makes it a specialty to safely invest for others on long time—collects the interest and reinvests it—John turned over his \$1,000 investment to it, and Rose gave from her savings \$500 to invest for her.

Rose's savings for the last five years were \$452, lacking about \$10 of \$100 a year, as above provided, but this little discrepancy John will gladly add to her allowance.

After John's \$1,000 permanent investment and Rose's \$500, John will have \$419 and Rose \$152 left in the savings bank as working capital.

We will not follow John's and Rose's bookkeeping any further, assuming that they continue to keep them as before, and that John added annually \$200 and Rose \$100 to their investment funds.

By the table above, they can determine the value of their investment at the end of any five-year period.

CHAPTER VI.

John as Supercargo and Cook on the Schooner Traveler

JOHN had been sent by his firm as a supercargo on the little schooner "Traveller" to sell her cargo of 250,000 shingles in the Chicago market. For economy's sake he went and returned on the schooner. The crew consisted of Capt. Easson, one mate, two before the mast, and a nigger cook. After John's return he told Rose about his adventure thus:

"When the ship was ready and the wind was fair the little schooner set sail and proceeded out of the river on its course to Chicago.

"After we were fairly under way with a moderate favorable breeze I went into the cabin and was thunderstruck when the little nigger cook addressed me in broad low Dutch.

"I looked behind and around him, expecting to see a sturdy Mecklenburger addressing me, and it took me quite a time to recover from my shock, and be convinced that a nigger could be taken for a Dutchman if out of sight.

"After some more talk with him, he told me he had sailed on a Hamburg ship and there acquired the Dutch language.

"He was also quite a scholar, could read and write quite fluently.

"We had fair wind all the way and after 24 hours reached Chicago.



SCHOONER TRAVELER

"Now came my hardest task, to sell my cargo of shingles inside of 24 hours, because any additional time was subject to demurrage, and to get a good price and the cash.

"The year was one of the hard-time years, and most sales were made on time.

"I sold the cargo all right, but got notes running from thirty to ninety days. These notes I discounted at the rate of two per cent interest a month after being compelled to put my name on the back of each. When all this was done and the money in my pocket, I felt at ease; had I known at that time that my indorsement would hold me responsible to pay back the money with interest, in case the notes were not paid when due, I would not have felt so happy.

"Here ignorance was bliss.

"After the cargo had been discharged and the back freight taken in, the little 'Traveller' was hauled by line to the end of the harbor piers ready for the return trip.

"It was now about 4 o'clock in the afternoon; all sails were set and the breeze freshening from the south with a fair wind.

"The 'Traveller' surged and pulled on her lines by the increasing wind, as if she was anxious to be going. The captain walked back and forth on the pier impatiently awaiting the arrival of our nigger cook, who was somewhere in the city.

"The more the wind freshened the more the captain's temper rose. I was getting influenced by his impatience, and said: 'This is too bad, losing all this nice breeze; let us go; I will cook!' Without waiting for a confirmation of my offer the captain said, 'All right, cast off

the lines!' It was now five o'clock, the wind was an ideal southwester with but little sea, and the 'Traveller' slid along at a beautiful gait towards home.

'Now my new responsibilities dawned on me. In an hour I must have supper ready. Asking the captain about the bill of fare, he says, 'Well, we must have bread, butter, coffee, some cheese, crackers, and two eggs, for each.' I looked over the pantry, and was glad to find quite a stock of bread, plenty of crackers, etc. I felt confident that I could master the whole bill of fare except baking a good loaf of bread, of which I had my doubt, so the baked bread looked sweeter to me than any other time. Now I got the fire going to boil the eggs and coffee. I heard that it takes three minutes to boil eggs and that coffee must be put in the kettle when the kettle begins to sing and blow steam.

'While I was grinding the coffee Ed. Smith came into the cabin with the intention to assist me.

'Ed. was a general utility man, full of wit and good humor. He says: 'Well, John, I suppose I must give you a lift!' 'Now, Ed., look here. I am chief cook here now, and I'd rather be chief cook and bottle washer than only a bottle washer, even if it takes all my wit to do it. You go to your forecastle, and when supper is ready I will let you know.'

'He reluctantly vacated, I suppose for the reason he feared he would have to eat a green supper prepared by a green hand.

'Half past six the welcome call 'Supper ready' was heard on deck.

'I was favored by a crew with good appetites, and so the meal was so much more appreciated. After the table

was cleared, dishes washed and all stowed away in its place, I lit my cigar and asked the captain when alone how he liked the supper. 'Why,' he says, 'first rate; you must have cooked before.' 'Yes, I have, but different kind.' The same time I asked what was wanted for breakfast. 'Oh, well, the same as supper, only add beefsteak and potatoes.'

"Ah! now comes the test. I had heard that to make tender steak requires a roaring fire, and that potatoes must be poked into with a fork from time to time, and thereby judge the condition.

"It was now getting dark. The wind being off shore the 'Traveller' hugged it close so that we could hear the cow bells, the voices of people from shore, lights appearing and disappearing. Waukegan light came to view, and by taking this all in homeward bound, I felt as happy as a king in spite of performing the duties of a nigger cook.

"I early sought my bunk, because I thought it would be best to get up early, especially as I was not certain whether I had not to make several attempts to get my beefsteak and potatoes just right.

"These new responsibilities seemed to have weighed quite heavy on my mind, because I had had no sound sleep and dreamed beefsteak and potatoes through the night.

"At break of day I was up and doing, and before seven o'clock breakfast was ready. How much relief was it to me that all the mysteries of cooking had been so successfully mastered.

"The 'Traveller' was now between Milwaukee and Port Washington. The wind held out about the same,

and I calculated that we had good prospect to reach home before supper, so had only one more meal to prepare.

“The bill of fare for dinner, the captain told me, should be the same except cornbeef and cabbage instead of steak; but because this would be another experiment with me I persuaded him that because the beefsteak might spoil, while cornbeef would be everlasting, it would be better economy to use up the fresh beef left, to which he acquiesced. So we had our breakfast over again. When dinner came around we were abreast Sheboygan, the wind still favorable. At three o’clock Manitowoc was in sight, and when the ‘Traveller’ was heading for the south pier, where she intended to land this time, we were surprised to see our lost nigger cook standing on the end of the pier to bid us welcome. As soon as he had discovered our departure, he took the steamer and arrived about an hour before we did.”

This adventure resulted in John’s criticism on cooking being more respected thereafter.

CHAPTER VII.

They Plan How to Acquire Their Own Home

THE years rolled along, and in the course of human events two more boys were born to them, whom they named Henry and George. At this time one was three years old and the other one. John philosophized on the wonderful laws of nature. While the Almighty had blessed them with a couple of children, the image of themselves, he, as a good general, was careful to safeguard the human race by creating a reserve.

Rose had her hands full and discovered that she, and all those in her condition, had no time for politics. She could not exercise the franchise if she had it, and therefore if women voted, the voting would have to be done by the idle rich or the single women who had time. Consequently that class would completely rule her and those in her class who were the most deserving.

This was humiliating to Rose, and she was inclined to look upon John's ten commandments as real gospel. Her little home had not grown apace with her little family, and she speculated on a larger home. She planned a new one, which to her was very fascinating. From youth onward all of us are more or less overjoyed by contemplating the building of our own castles. Especially is this so with those who are married, who dwell longingly on this acquisition.

Aside from this Rose had an ulterior motive, because she thought by the ownership of their own home, she

would escape the payment of the vexatious monthly recurring rent.

One day she reminded John that their house was getting too small; that she had a beautiful plan in her mind for a new one. John had had the same thought in his mind for some time, but he refrained from disclosing it to Rose, for he feared it might arouse her pent-up enthusiasm and she would overwhelm him with her eloquence, so that he might really consent to build.

The expense was the only barrier to its execution. John told her that, but she argued that to pay rent was certainly more expensive than to own their own home.

"Yes," John retorted, "it would be less expensive to you, if you expect to be relieved from paying rent, by my furnishing you the house rent free. But this would be in violation of the stipulation of our agreement, by which I purposely arranged that you must pay house rent, and for which I provided in your allowance. Otherwise the allowance would have been correspondingly less. The main object I had in view was to get you financially interested in the whole household expense. I knew if you had no interest in this part of the household expense you would pester me every little while for a larger or more expensive house, while, contrariwise, if you had to pay the higher rent you would not be so liable to ask for it.

"I know that in most cases where a wife gets an allowance, it is made to cover only a certain part of the household expense, which will only interest the wife in that particular part. But that does not give her an incentive to general economy; it is not effective and causes unpleasant friction."

He acquainted her with the figures which had revolved in his mind, time and time again, because he, too, was possessed of the general desire to own his own home. He said, "If we should build our own home a little larger than the one we occupy now, it would cost us at least \$3,000 and the lot \$1,000; in all \$4,000.

"To furnish the capital for this I would have to sell \$2,000 of my four per cent investments, and you must sell of your investments \$1,000, which would then leave my investments a balance of about \$300, and yours about \$150. Besides this we would owe on the house \$1,000, on which we must pay five per cent interest.

"We will now compare the rent of the proposed new house over the old.

Assuming I loan the house \$2,000 at 4%	\$ 80.00
Assuming you loan the house \$1,000 at 4%	40.00
Assuming we borrow \$1,000 at 5%	50.00

Total interest	\$170.00
Taxes and insurance	50.00
Repairs	20.00
Depreciation as a rule is 5%, but we will make it 2%	60.00

Total rent	\$300.00
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against which you pay \$144. This would be more than double you pay now.

"If I should charge you \$300 rent, you could not save a penny; and if I should agree to pay one-half the rent and you the other I could not keep up my savings as formerly. Another drawback: I do not believe I shall

live in this place all my life, and in case I should want to sell I would have to do it at a great loss. Few houses sell at what they cost. The owner of a new house which he has built must stand a loss when he sells, relieving the buyer of it. For these reasons I have concluded that it would be far more advantageous to buy instead of building a new house, especially with the means at our command."

These revelations gave Rose new food for thought, which she proceeded to masticate very slowly, thereby inducing good digestion..

It was, of course, a hard task to tear herself loose from her beautifully laid-out house plan, but she consoled herself by the proverb:

*"The best laid plans of mice and men
Gang aft agley."*

The more she reflected on John's hypothesis on the house question the more she was drawn to his conclusions.

"Yes, he is right. Even in case we should not move away from here, as he says we may, and should buy at first, one already built, which we can sell with but little loss, if any, we can, at any time, build a new one after we have saved a little more."

She was now entirely in harmony with John's house-purchasing idea. John in the meantime had watched the different houses offered for sale, and at last found one which he thought suitable. It contained two more rooms than their rented house, and it stood upon a large lot, of sufficient size for a garden.

The owner had built it only five years before at a cost of \$2,800. The lot cost \$1,100; total cost, \$3,900. He had only lived in it two years. After that he had moved west. When the house was rented it had brought \$18 a month, but at times it was empty. It only netted the owner on an average two per cent on his investment. It had then been in the market for several years. The owner at first could not make up his mind to sell at a loss, and at his price no one wanted to buy.

So from year to year he lowered his price, until finally he was willing to part with the house for \$2,500. He would make a good bargain at that, because money out west would bring him six per cent, which on \$2,500 would be \$150, or about three times the net rental on his house.

After these discoveries John and Rose made an inspection tour. She was pleased with the location, ground and garden, but reminded John that the house was yearning for a coat of paint outside. "Yes," replied John, "and I must bear the expense of it, too."

When they were inside the house Rose found the rooms of ample size and sufficient in number. Everything was lovely. John reminded her that some walls were crying for paper, which was inside repair, and for which she would have to pay. Of course she would. They agreed that the price of the house was low and that they could sell it again any time, and build a new one, if they felt so inclined, and can better afford it.

CHAPTER VIII.

They Buy a Home and Move Into It. How They Financed It

ROSE was so pleased with the house that she urged John to close the bargain as soon as possible. But she could not see how to finance the deal, although it was far more favorable than if they had to build a new home.

John was in love with stock companies. They are convenient. They act as a safeguard, the same as an anchor to windward, and can make a big show by either wind or water. He had planned the house financing many a time and was prepared to present it ready made. "The first thing we will have to do," he said, "is to raise the \$2,500. This we can do by going to the Trustee Company, which bought for us the four per cent bonds and promised to buy them back again when we wanted the money for them for a one per cent commission.

"I will sell," said John, "of my investment funds \$1,500, and you must sell of your bonds \$1,000; this, you see, will pay for our house."

"Yes, I see," said Rose, "but this will bankrupt our investment funds."

"Yes," John answered, "but only for a few hours, at which time we will have the investment funds recouped. I will show you how. We will immediately form a Home Stock Company and hold our first meeting. Because I hold the majority of stock I will elect you secretary and treasurer, and you will elect me president.



THEIR HOUSE

After this is done we will authorize the officers to issue twenty-five shares, each of \$100, a total of \$2,500, of stock of which \$1,500 will be issued in my name, and \$1,000 in your name."

Rose replied, "What do you want with the stock? It will be as worthless as your mining stock which you threw away."

"With this difference," said John, "it will cost us nothing.

"Yet it might have value if we should practice the deception of the promoter, and foist the stock on someone else; but of course we would not resort to such disreputable practice. This is the way we will recoup our investment fund, perhaps to you the most important: The officers of the Home Stock Company at its meeting will authorize an issue of \$2,500 4% bonds, of which I take \$1,500, and you \$1,000. These, then, will replace the bonds we sold to the Trustee Company, and restore our investment funds to precisely the same condition as they were, and you must admit it is as safe."

This was a financial puzzle to Rose. "You say," she replied, "that this new arrangement will leave our four per cent investment funds as before, and that we will have \$2,500 stock and \$2,500 bonds in the Home Stock Company, and the \$2,500 house besides. If this is not a juggle, I don't know what is."

"Yes, our four per cent investment," said John, "will be in no way affected. It will keep on earning four per cent interest, night and day and Sundays."

"You men," she said, "are certainly frenzied financiers. I can't understand such juggling. You may enlighten me on the intricacy of the stock company after-

wards, but you better go and close the house deal before it's too late."

John proceeded to do as Rose requested and closed the bargain. While he was gone Rose was in a mental whirl trying to disentangle John's financial proposition, so much so that she might have to resort to brandy as a steadier. When John arrived home she at once propounded to him this question:

"Who will pay me my four per cent interest on my \$1,000 Home Stock Company bonds?"

"The Home Stock Company," said John, "or, rather, you will. Please pay attention: You now pay to Mr. A. \$144 a year rent. Before we move out of here we must bargain with the Home Stock Company for the rent you must pay for the new house. The house has been rented for \$18 a month, or \$216 a year; but because you are intimately interested in the company it no doubt will put the rent at \$150, out of which the Home Stock Company will pay the four per cent interest on its \$2,500 bonds, which will be \$100, leaving \$50 for the taxes, insurance, and repairs. So you see you will get \$40 interest on your \$1,000 and I \$60 on my \$1,500 investment as before."

Rose did not yet see. She took her time to unravel the tangle. However, they moved into the new house, and after they were settled she asked John: "Did you organize the Home Stock Company for the purpose of circumventing liabilities that you told me about some years ago?"

"No," he replied, "but it might in some cases. Suppose a cyclone blew our house on top of our neighbor's,

wrecked it, and killed or wounded its inmates. They might take the house for the damage done, but the Home Stock Company could lose nothing if they took it from them, because it was mortgaged for all its worth, which is a first lien."

Rose laughed. "Why," she said, "the neighbors cannot take the house from the Home Company's lot from where it is blown away. They have it already on top of their house."

That startled John for a minute, but he recovered, and with apparent ease explained, "But the lot remains."

By this time it flashed into Rose's mind that she had a bond on the blown-away house, and in a hysterical voice cried out, "Oh, my! The house is gone, wrecked. What will my four per cent bond on it be worth now? Nothing."

That very question had taken possession of John's mind, and while pondering on it. he solved it. His solution he imparted to Rose by telling her that as a matter of fact they would make the Home Company insure the house against cyclones, so that this danger was averted.

But he also told her another remote danger. Suppose the chimney blew down, fell on somebody on the sidewalk; the damage could not be collected because the Home Company had no other asset than the house, and that was bonded soul and body. John was glad that by this talk she had called up the necessity of insuring the house against cyclones.

As Rose was now pacified John prepared to go to his

work; but before going away he asked Rose what would be the next intricate problem with which she would tax his ingenuity. As she already had in mind that this would be watered stock, she told John to prepare himself to elucidate this subject after his return.

CHAPTER IX.

John Explains Stock Companies, and How They are Watered

ON his return Rose asked John, "How about watered stock? Is it of the mining stock kind you bought and lost all?"

"Yes, something like it. The best way for you to comprehend it will be to take our Home Stock Company for an example, of which you and I are the sole shareholders, and which we absolutely control. In the olden times most stock companies issued shares with no stated value in them. Supposing a stock company was formed with a capital of \$2,500. It could issue all in \$1 shares or in any multiple thereof not to exceed \$2,500. The value of each share was valued by the net value of the assets. In case these should increase, each share would increase in proportion to the increases in value; but if the assets should decrease, the share value would correspondingly decrease. The value printed on a share, which has only recently been adopted, is only nominal. Its real value depends on the net worth behind it.

"For instance, take the twenty-five shares of the Home Stock Company, which has the value of a \$2,500 house behind it. Thus each share is worth \$100; but after the house is mortgaged or bonded for \$2,500, there is no real value left, only the controlling power in the shares. This might bring the value of the shares up to or above par, and again it might leave them valueless,

owing to the vicissitudes of the company. Therefore shares of stock are more or less speculative.

“Now let me get back to the water. Our \$2,500 stock in the Home Stock Company, although each share has printed on its face \$100 a share, because the house, its only asset, is bonded at its full value, has undergone its first baptism in water, and it may be regarded as watered in the first degree, the least possible degree of watered stock. But I will show you later on how it can be baptized in the second, third, and many more degrees—and show why even watered stock may have value.

“Suppose a promoter like the one who decoyed me (and there are many more like me) into buying his worthless mining stock controlled our Home Stock Company, and suppose our city was booming and everybody had the speculative fever. Property and rent would surely raise at that stage. The promoter rents the house of the Home Stock Company for \$20 a month, and he adds \$10 to this out of his own pocket, so that he can show the income to be \$30 a month or \$360 a year. He knows that the property actually cost the builder of the house \$3,900, but as everything is on the boom he thinks he can safely value it at \$5,000, and he bonds it at \$4,000 at four per cent interest. The income brings \$360, less taxes, etc., \$60; and four per cent interest on \$4,000 bonds is \$160, leaving a net income of \$140, which would pay three per cent dividend on \$4,000 stock and leave \$20 for depreciation. He thereupon issues \$4,000 of stock and calculates that he could sell the stock at about half its face value, that is, fifty cents on the dollar. This would, at that rate, bring the dividend rate to six per

cent on the investment, an attractive rate, and to the bond buyer he gives an inducement by offering them at about 90 cents, which nets the investor about four and a half per cent. On that basis he has printed the following circular:

BEST INVESTMENT EVER OFFERED.

“Safe and Profitable. Home Stock Co. 40 Shares of Stock, and \$4,000 Four Per Cent Bonds, which are Secured by a Beautiful and Practical New Residence, which is conservatively worth \$5,000 and has an income of \$30 a month or \$360 a year, after allowing \$60 for taxes and insurance and \$160 for interest on bonds, there will be left a net income of \$140, paying three per cent on the face value of the stock, which I offer at one-half, or \$50 a share, and at this rate will pay six per cent on the investment.

“With this ammunition he hunts and fires on easy marks his wares, and by his persuasive power succeeds in selling his bonds all the way from 85 to par, and his stock from \$35 to \$50 a share. The average he receives from his bonds is 90 cents on a dollar, and for the shares \$40 each. This bring him:

For \$4,000 bonds, 90c.....	\$3,600.00
For \$4,000 stock, 40c.....	1,600.00
Total	<hr/> \$5,200.00
His investment for the house was....	\$2,500.00
Expenses, advertisements, etc.....	200.00
	<hr/> \$2,700.00
Clear gain to the promoter.....	\$2,500.00

"This is certainly a very clever financial venture, and may be termed a double baptism of water. I think Rose, this will give you sufficient food for thought for some time. After you have it digested I shall give you some more."

Rose became more and more interested in stock companies, which to her appeared a most prolific field to operate in. She wondered why John, so clever, and with an acute intellect, did not enter into this field, instead of wasting his years behind a desk, for a paltry \$100 a month, when he could earn \$2,500 in no time. He really had great ability and tact, but there was something lacking. What could it be? It must be a lack of application. Yes, that was it. She would speak to him about it when he arrived home.

After supper, when John was in his easy chair, smoking his pipe, Rose said, "I was thinking why you did not finance the Home Stock Company as the promoter did. How easily you could have earned the \$2,500 by which our house would have cost us nothing."

John was prepared for this and replied:

"First, you would not pay \$20 a month rent, nor would I be willing to pay \$10 a month to inflate the rent to \$30 a month, or \$360 a year, as a promotor might do, for which you now pay only \$150 a year.

"Second, I have not been educated to misrepresent or deceive anybody; and even if I did possess astute abilities, and by exercising them could succeed in picking up millions of dollars by such dishonorable practices, I could not enjoy them. I would feel wretched, and poorer than a church mouse."

This elevated John's character, in the estimation of

Rose, on a pinnacle of high nobility. She then entered on the subject of the third or more degree of watered stock, which John began to explain.

RAILROAD STOCK

“So far we have only dealt with small transactions and petty amounts. Now we will change to big railroad financiering, as it was done in the early days. Instead of a capital of \$2,500 we will organize our Home Railroad Company with \$25,000,000, nominal capital. Assume that the company is organized and has issued 250,000 shares, each of \$100, the total amount, \$25,000,000, on which is collected an assessment of 10 per cent, which brings a fund of \$2,500,000 cash, with which the company proceeds to build the railroad.

“The officers are authorized to issue \$1,000,000, 6 per cent interest bearing bonds, not to be sold below 90 cents on a dollar, for each \$1,000,000 labor and materials expended on the road till it is completed.

“The interest rate may seem too high to you, but in those days interest was in some cases double the amount paid at the present time. We will assume that the road is completed in two years and has actually cost \$25,000,000 which was derived from the assessments of 10 per cent on stock, which brought \$2,500,000, and the sale of \$25,000,000 bonds at 90 brought \$22,500,000; total, \$25,000,000.

“The road is now set in operation, and at the end of the year shows a net earning of \$2,500,000, which, after the 6 per cent interest on \$25,000,000, being \$1,500,000, is paid, will leave to the stockholders \$1,000,000, equal to

4 per cent dividend on the \$25,000,000 stock. But as only 10 per cent was paid on the stock, it will be 40 per cent profit on their investments. As this would be an exorbitant dividend rate, and as the company must reserve some cash for extension, it decides to declare only 1 per cent dividend, which will be a 10 per cent dividend on the investment and will require \$250,000 and leave a surplus of \$750,000 in the treasury.

“From year to year more rolling stock and equipments are added and extensions made, and for all of this expense more bonds are issued and sold; but as the road is now permanently established with undoubted prospects of increasing earnings, its bonds can be sold at par and on a 5 per cent interest basis.

“We will now assume that it has been in operation for five years and in these years has added to its property \$10,000,000, all paid for by the sale of its bonds and surplus earnings, so that the road cost is now \$35,000,000. It has paid 1 per cent annual dividends, which is 10 per cent on the investments of the stockholders, and there is an accumulative surplus of \$2,500,000. In such cases melon cutting is resorted to, which means that the surplus fund is cut down by issuing new stock to the stockholders, equal to the surplus. They hold this stock themselves or sell it.

“If the net earnings are continually increasing, and reach 8 per cent, in such a case more stock is issued so as to keep the dividend rate down to 6 per cent, at which rate stocks are considered to be worth par. In this manner the stock issues may be repeated indefinitely, being considered by railroad men legitimate, and by the people as watered, watered to the last degree.

“By this process some people made immense fortunes; but at the present time, since the railroad commission has been created which regulates such transactions, railroad financiering has been greatly improved.

“Well, Rose, this is sufficient water for you to flounder in. Don’t drown in it, and when I come back again I will show you how the water is squeezed out of stock. So long.”

CHAPTER X.

How Water is Squeezed Out of Stock

AFTER John had departed, Rose reflected on all that he had said. She was trying to measure, to grasp the immensity of millions, which for the first time had been brought to her attention. How insignificant now appeared to her the few hundreds of dollars they possessed. Now more than ever before did she realize how little their share is of the wealth of this country. Was not this all wrong? Should there not be a more equal distribution of wealth?

Why should some who labor less than others be sweltering in wealth while others more deserving are drudging along in poverty? The social doctrine had taken possession of her which carried discontent in its train. Yes, this disturbed her former contentedness. The few dollars savings, which, until then, had been a pleasure to her, would now seem niggardly, petty amounts, and rob her of her former happiness.

After John's return Rose related to him what she had gathered from his watered stock lecture, how unequally wealth is distributed, and she asked him why they were not allowed to share in it.

John thought now that she had discarded woman's suffrage she would plunge into socialism. "Nothing prevents us from sharing in it," he said; "but wait a little. After I have squeezed the water out of stock, these beautiful illusions will appear to you as old,

washed-out rags which will completely change your present attractive view to a wretched one."

Then John proceeded to explain how water is squeezed out of stock. He said, "Supposing the Home Railroad Company which we left as a money-maker, had, owing to competition or other causes, somewhat decreased its earnings, so that the inside ring agreed that no dividend should be declared at their annual meeting, of which neither the outsider nor the market had the least conception. At this stage the inside ring unload their stock at a good price, knowing that as soon as it is made public that no dividend can be paid, the stock will drop in the market. As soon as this happens they can buy back as much as is required to hold the controlling stock, at a greatly reduced price, from that at which it was sold, and this is done repeatedly.

"The controlling interests of the railroad, by manipulating the funds of the company, know a year ahead what the report will show, by which the prices of bonds and stocks are governed, and in this manner they can fleece the lamb up and down according to their manipulations.

"But these are only ordinary soft squeezes. Now I will describe the grizzly bear; no, I mean the bunny hug, which squeezes not only the water, but also some of the life blood, out of the railroad's bonds, which endangers the very life of the road. Let me show you how this is done.

"We come to a time in the life of a railroad which by several years of failure to pay dividends had depreciated the value of its stock to a large extent. At such time it is stocked at \$40,000,000 and bonded at \$50,000,000, a

total of \$90,000,000. At this capitalization, by stock speculation, the juggling of funds, and the manipulation of books, the directors can make a showing that the road does not earn the interest on its bonds, to say nothing of dividends on stock.

“They then agree that the capitalization must be cut down to such a figure that it will earn interest and dividend. This is accomplished by resolving that they must default paying the interest on the bonds, which finally brings the road into the hands of a receiver. These proceedings scare the bondholders, and everybody else not inside the ring, into believing that the road is in a bad way, perhaps worse than it really is; and so the inside ring is the only intelligent bidder when it is sold, and the members of the ring buy it at \$35,000,000. In this way they squeeze out all of the \$40,000,000 of stock and \$15,000,000 of the bonds. The same directors and insiders reorganize the company on the reduced investment, which enables them to pay interest and a good dividend.”

Rose at this juncture asked, “Were you one of such fleeced lambs by your mining stock?”

“Fleeced, not much. No, if I had only been fleeced I would have got a little on my stock, but I never got a red penny. I was buncoed when I entered the deal, slaughtered like a lamb. When you remind me about it I get so confounded mad I can hardly continue my description and must cut it short.

“In brief, everybody should keep clear of investing in stock unless they are in the inside ring, and even these are often frozen out. The minority stock is always at the mercy of the majority, and if this is in the hands

of unscrupulous men you are sure to lose. It is worse than a gamble. Now you must not believe that I have told you all about the intricacies of stock jobbing. I confess that I only know the A B C of this subject, but it is a lesson sufficient to warn you. We will now hang our squeezed-out watered stock on the line to freeze out, another process stocks are liable to undergo, which owing to the freezing atmosphere I will not explain and will end the subject here."

By this squeezing and freezing process Rose's feverish mind, which had been worked into a state of frenzy when John had painted the sunny side of stock speculation, was now cooled down to normal again. It proved the truth of the old proverb, "All is not gold that glitters," which brought her back again to her former contented condition.

CHAPTER XI.

Rose Asks Why She Was Not Insured. John Explains, and Tells About Insurance Generally. Also About Taxation and Income Tax

ON one sultry day there was a terrific wind storm, many roofs and chimneys were blown down; when John returned home, he asked Rose: "Did you not fear that the house would blow down?" "Oh no," she replied, and described her sensations, how the house rocked, but she admitted she had some fear because she was not absolutely sure it was insured against cyclones. John laughed. "But did you not fear for your own life, which is not insured?"

"No, not at all. The safety of my investment concerned me most and crowded out the fear for my personal safety."

John asked, "So you have taken out cyclone insurance?"

"I? No, did not you? Don't you know when we bought the house you reminded me of this danger? You said we will make the Home Stock Company insure the house against cyclones. So you did not insure it?"

John, having become shy of lying, frankly admitted that he had not, and as an excuse said that he had had it in mind to do so, but that the danger was so remote, he had postponed it from day to day, owing mainly to the little expense of \$3.25 for a \$2,500 a year cyclone policy. But as he had now experienced how the mistaken consciousness that it was insured had quieted Rose's apprehensions which, otherwise, might have been

a fatal shock to her, he resolved to insure against cyclones without fail.

Rose was surprised that he had neglected this, as in all things he was so cautious. Everything of value he wanted bomb-proof. She said, "I have been wondering why you did not think of insuring my life as you have yours. Some day your blooming Rose will wither and will be blown into the cemetery. Or do you not consider me of sufficient value, or is the danger so remote as not to warrant the cost of the premium as in the cyclone case?"

"Yes," John said, "I have thought of this, and I would insure you if I could against any contingency that would take you from me. But this is impossible. The only compensation I could secure is dollars. I have often thought that if you should die I surely would grieve to death, which would be my prayer. I could not live without you.

"Now, if I should insure you for a good sum and you should die, it might happen that this balm would assuage my grief to such an extent that I could not die if I wanted to, the greatest misery that could befall me. I know many a widow whose sorrow was mitigated and disappeared in a short time because of a husband's life insurance."

"Well, my dear John, this is certainly the most pleasurable confession you could possibly make to me. It cheers and makes me happy as nothing else could, to know that your love is assured to me and bomb-proof to the end of our day."

John concealed his emotion, and spoke about the general blessings of insurance. "Yes, insurance is a

great benefit to mankind. It is the palliative of misfortune, hardly perceptible to those contributing. Take fire insurance, the largest protector of all. Without it the whole people would be in continual fear for the safety of their property. Take life insurance; how many widows are saved from want and poverty and are placed in a comfortable situation in life, owing to a husband's life insurance.

"Besides those enumerated, you can insure against accident, sickness, and burglars; in brief, against any conceivable loss at a small cost (premium) which is based on the general average rule. If it were not for insurance, progress in many instances would be retarded, and sometimes made impossible."

Rose asked John the amount for which he was insured.

He replied, "In all, three thousand dollars, payable after twenty years, or at any time before if I should die. For this I pay each year \$105 premium, which is \$2,100 for twenty years, when my policies fall due, and I will get the \$3,000 of insurance. You will observe that I will receive \$900 more than I paid; this is for compound interest. This, of course, is in case I live the whole twenty years. But supposing that after I paid my first year's \$105 premium I had died the same year; you would get the whole \$3,000 insurance, for which the insurance company received only \$105. In such case the gain would be \$2,895. Some people cannot understand how this is possible, but it is. The insurance companies base their losses on their mortality tables, which were prepared after long years of experience, from which they can figure anticipated loss and cost, and by computing

compound interest they are able to determine within a small fraction how much premium they must charge each year."

"John," said Rose, "You do not believe that if I should lose you, this \$3,000 insurance would in the least mitigate my grief for you, do you?"

"Well," John replied, "I don't know. I hope this will not be brought to a test, because I expect to be alive when my policy falls due, which will be in about eleven years. Then I shall get it myself. But if you should get it I hope it will bring you comfort, for this is the very purpose for which I have taken it out."

TAXATION

There is quite a discussion in the papers about taxing bonds and mortgages and as this may strike Rose's investments she asked John how it might affect them. He pacified her on this point by the following treatise on double taxation.

DOUBLE TAXATION

Bonds are mostly issued by railroads and other large corporations, and are secured by a general mortgage on all their property. Because there are so many who own these bonds, the mortgage is held in trust by a trustee company for the benefit of all the bondholders. In case of default the trustee company is empowered to foreclose and sell and divide the proceeds pro rata among the stockholders. Bonds are practically the same as mortgage notes, with this difference: that with an ordinary mortgage loan, the owner (mortgagee) gets the mortgage

with the note and takes the place of the trustee company, and must sue in his own name; and further, the interest paid is endorsed on the note, while the bonds have for the interest little coupons attached to them, which are detached, and delivered to the mortgagor when paid.

Mortgages and bonds are in some states unjustly treated by double taxation. For instance, our Home Stock Company is bonded or mortgaged for \$2,500. In some states these would be taxed, say \$40, then the house is taxed for \$40, a total of \$80, while, if it were not bonded or mortgaged the house would only be taxed \$40. As this is so glaringly wrong, the laws in most states have corrected it.

The reasons why this injustice has been so long permitted is that the people, in general, did not stop to more closely investigate taxation. One would say, I have to pay taxes on all I possess, say on \$5,000, because it is visible and cannot escape the assessor's eye. My neighbor, who is worth \$100,000, in mortgages, stocks and bonds, does not pay a dollar. Is this not a shame to tax the poor in favor of the rich?

If we stop here without further investigation we would denounce this policy as an outrage and the capitalist as a greedy tax dodger. But if we examine the case closer we will find that the capitalist's \$100,000 is indirectly taxed the same as the \$5,000 citizen. How? Because his \$100,000 is invested in mortgages, bonds and stocks, which represent actual property, which is visible, and cannot escape the eye of the assessor any more than other property that is assessed.

If he should be taxed on his interest in the properties

which are already taxed, for which he only holds a piece of paper, it would simply be double taxation. What would be the value of his mortgage, bonds or stocks if there were no actual property back of it? Nothing! This in later years has been so convincingly demonstrated by our Tax Commission, which has made taxation a study, that in our progressive state, double taxation is out of the woods and has entered the enlightened field of reason. Therefore, we need not fear double taxation in our state.

There is another method of taxation, long in vogue in Europe, and to some extent in our country, which is the

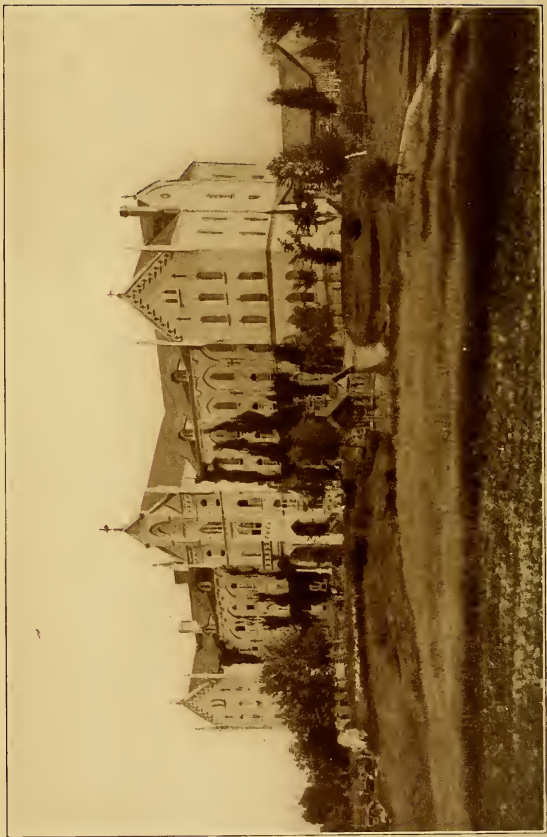
INCOME TAX

This principle as to individuals is that he shall be tax exempt on his net income to the amount assumed sufficient for ordinary living expenses, but that any amount above this is liable to a tax on a progressive scale. For instance, if the exemptions should be \$1,000, all income above this, up to \$2,000, say, is taxed one-half per cent, the next \$1,000 one per cent, the next \$1,000 one and a half per cent, and so on up to 6 per cent, which may be made the limit.

The principle is just, and the tax the easiest to bear, because only those who are fortunate and can afford to pay are taxed. The more these fortunate ones pay, the better they should feel. Taxation, however, on an assessed value of their real estate may be just the reverse, because they may not derive enough income or none at all, to pay a tax with. The only objection to the income tax is its publicity, as it exposes the loss or gain of an

individual. This is obnoxious to most people, especially to those who have not progressed in the same way as their neighbors.

Take a business man who is in debt, and knows beforehand that he can show no taxable income. He will worry because, if his creditors become acquainted with this fact, it may ruin his credit. The intention is, that the income tax shall supplant the personal property tax, so that all taxes shall be raised on real estate and income only.



SILVER LAKE CONVENT

CHAPTER XII.

Change to a More Affectionate Subject. First Silver Lake Picnic

ROSE one day reminded John that so far their entire talk had been confined to the almighty dollar, stocks, bonds, coupons and compound interest. These were all dry subjects, of which we must have our fill. "It is getting monotonous. Don't you think we ought to change to a more affectionate, a more pleasing topic? For instance, on our marriage bond, our little coupons and how they will compound? In the time we devoted to talking of stocks and bonds, no one would know from what we said, or failed to say, that we had any children at all, who are really worth more to us than all our dollars. It seems, that the almighty dollar has, after all, the greatest attraction for you men."

"Yes, Rose, you are right, but there is a reason for this. When I arise in the morning, and take my breakfast, the children are asleep, and when I come home after supper, they go to sleep. The only time I can talk and play with them is a little at noon and Sundays, and when I want to play and talk with them, I cannot get a word in edgewise, because you monopolize the whole bunch. You know how modest I am, not caring to intrude on your prerogative. Why should I disturb your reign, especially when all the children are so merry and bloom as a Rose?

"The most effective way I can speak to them is when I let my pocket-book talk, when they are in need, and with

this language I am filling my pocket-book from morn to night, at my desk, all for their benefit and comfort. Of course, I know that the almighty dollar is not all-powerful and does not satisfy everything. Calling my attention to this has stirred my mind about another duty to perform. So far our children have been so young, but now they are getting to that age when they interest themselves more and more in their surroundings, and I am thinking of giving them more attention than formerly, provided you will not interfere too much.

“I know some parents who are continually quarreling about what to say and what not to say to their children. The mother says in the children’s presence that their father’s talk to them will spoil them, and the father replies that her talk and education will make them society slaves, apes of fashion.

“The little tots are between a cross-fire; are educated to believe that they are good for nothing. The only way to prevent this friction and consequent bad influence, is that children should be mostly spoken to by one parent in the absence of the other. Rose, before I go to work let me suggest that we take a little outing to Silver Lake next week, on my day off. We will go for a whole day if the weather is favorable, which it generally is during this season of the year. We, of course, will take all the children with us, as they are all old enough now. Think it over. Good-bye.”

SILVER LAKE

Rose was delighted by John’s proposals. She had been longing for a diversion from the continued dry dollar subject, and a change to a more refreshing and romantic

one, in which they could breathe and move in pure country atmosphere. Back to the soil and the beauties of nature!

She looked forward with much pleasure to the day when they would go out to camp. At this time Adam was 10, Eva 8, Henry 6, and George 3 years old. They were just at the ages when they could enjoy such an outing. She talked to them about it. She told them they would drive out to Silver Lake next week and remain the whole day. She described to them Silver Lake as a beautiful sheet of water, with enchanting surroundings. It is really two lakes, connected by a strait, the whole about one mile long. On the north, a little creek runs into it, and on the east one runs out of it. Both are like little harbors from which boats go in and out to the lake.

In the middle of the north lake is a small wooded island. Going around this we come to the strait from where we enter the upper lake. On the three miles shore line around the lakes is a cow path which may be walked with ease.

To the west lies the beautiful convent with its dwellings, church, outbuildings and well kept gardens of vegetables, fruits and flowers. It is a paradise to look upon, especially from across the east bank of the lake. The convent is under the management of the Sisters of St. Francis, and at this time of the season, July and August, about 400 of the sisters return to it to enjoy their vacation.

The shore lines are alternating hills and meadows. The beach on the east shore is gravel, and from it rise little hills, presenting ideal camping grounds. She told

them how they would go boating and fishing, and roam through the woods, listening to the birds, and that they would have to build a fire on which to prepare dinner. These descriptions so impressed their little minds with delight that they too were yearning for the approach of the picnic day.

FIRST PICNIC

The picnic day arrived. John's firm had given him the free use of one of their conveyances. The day promised to be an ideal one; bright skies, with a warm summer breeze stirring. When he drove up to the house all were in high glee and expectancy. The blankets, lunch and utensils were quickly brought out and packed in the surrey by the children, and away they drove, out to the country, which was all new to them.

The children were continually asking about this and that which interested them. They drove past many different kinds of fields, all in luxurious growth. When a cow, horse, sheep or bird came to view they wanted to know all about it. As Silver Lake is only a four-mile drive, they were soon at their destination. As soon as they arrived they unharnessed the horse and tied it to a tree at the mouth of the creek. At that place there was an old boat into which their lunch was carried. Then the family got into it, and paddled, Indian fashion, to the gravelly beach on the upper lake to unload.

From there the lunch was carried up the hill, under the trees, which place was chosen as the day's camping grounds. What a happy family to look upon! One vied with another to lend a hand in arranging matters. It was only 9 o'clock, and everything being in place,

some strolled along the beach or through the woods to get familiar with the surroundings; others rode in the boat and in that way loitered a few hours away. After that Rose called for volunteers to get some dry twigs to start a fire by which to prepare dinner, and soon the kettle was joining the merry twitter by singing its own song.

While dinner was in preparation John attended to the horse to see that it fared well. He gave it oats and water and was then called to dinner. The dinner was spread on the grass and they all agreed that it was the most delicious they had ever eaten. After dinner everyone assisted Rose in washing and cleaning up, except John, who lazily smoked his cigar. Everybody worked but father. When all the work was done some of the children rolled around the grass. John took Adam and Eva in the boat, fishing, and by good luck caught a half-dozen small perch. In this way the day passed all too soon. Rose enthused about the beauty of country life, how much superior it is to city life. John did not mar her pleasure in it, though he was on the point of remarking that there were but few weeks in the year like that, and that most of the time it was cold and dreary. But he refrained from reminding her of it, as he was glad to have her retain her favorable impressions of country life, for he intended to move on a farm soon and spend his life there.

Soon after, they heard the evening bells of the convent, the solemn tones stealing across the lake, reminding them that they must break camp and drive homeward.

Everything and everybody was taken in the boat again, which was paddled back to the mouth of the

creek, to get ready for journeying homeward. For want of room the string of fish was tied to the hind axle of the surrey. After the horse was harnessed they drove home and on arriving found the fish were missing, which must have been torn loose. Their first picnic was the talk for days, and many others followed. Next day a business man known as a joker asked John how he liked the nice string of fish he caught the day before. John at once knew all, and not wanting to gratify the joker, by allowing him to enjoy his joke in his presence, quietly replied, "I always like fish, especially perch. They are delicious." The joker was perplexed, and the more he tried to draw out John to confirm his joke the more reticent John became, until, finally, the joker retired in disgust. Others told John that the joker had bragged about his wonderful exploit; how he drove behind John's buggy and when driving at a slow pace up a hill how his companion jumped out of the buggy and cut loose the string of fish, and how they enjoyed the meal. This is not a fish story.



SILVER CREEK PICNIC GROUNDS

CHAPTER XIII.

Second Picnic. John Relates How He Built a Boat Named Violet in His Boyhood

THE children were continually asking their mother when and where they would go picnicking again. Their main talk was about the good time they had had. They rehearsed the little details over and over again. They asked their father also, and became more familiar with him, talking with him more freely than formerly because of the one-day picnic, which gave them an opportunity to mingle with each other without restraint. Rose called John's attention to the felicitous change in their family life, suggesting that they should soon go camping again.

John had thought about this; he knew that the camping season lasted but a short time, so it was agreed that they should go the following Sunday if weather permitted. When Sunday came they again went to Silver Lake. When they reached the mouth of the creek they were disappointed to find the boat missing, it having been taken by fishermen, who would not return until after dinner. Thereupon they walked to a small hill near the entrance where they established their camping ground for the day. The absence of the boat curtailed their sport to some extent, but they made up for this loss by other exercises. After dinner, while John was smoking, the necessity of a boat, when camping, appeared most strikingly to him, and he expressed his intention of building one, with a sail on it.

Rose asked him, "Can you build a boat?"

"Of course I can," John replied. "If I have not the time I will show a carpenter how to build it. If you will listen I will tell you the story how.

"When my brother was about fifteen and I was about thirteen years old we were eager to build our own boat. We felt confident that we could build one, but lacked money to buy the required material. We figured that the lumber, nails and other things would cost about \$5. One day when father was in a receptive mood we laid our plans before him. He seemed surprised. 'Can you build a boat?' he asked.

"Yes," we assured him that we could, if he would give us \$5. 'Boys,' he said, 'If you can build a boat as you describe I will give you \$5.' We told him the boat would be eighteen feet long by four and half feet wide, and of sufficient buoyancy to carry eight persons. We were gratified over our financial success, which encouraged us in our undertaking. We selected our lumber at the saw mill, which cost three dollars. We had it hauled to our yard behind the house, and shipbuilding operations began. As we were both attending school we had to work after school hours. Our tools were primitive, therefore we were dubbed the jackknife carpenters. We had to plane the boards by hand, as there was no planing mill in the village. Father watched our progress with keen interest and was pleased with our skill. As he had in his early days followed the sea, boat building interested him. Our estimate of cost was too low, therefore we had to strike him for a few dollars more, which he gladly contributed, because we had proved our ability. Building went along briskly. We painted the

outside of the boat white, with a red stripe, and the inside light blue. The boat was christened Violet, and this name was painted on a violet leaf, made of tin.

"We planned to launch the boat on the following Saturday evening. In those early days the store was the general meeting place for teamsters and choppers. When we were ready we told the men in the store to bring about half a dozen poles, three inches thick and eight feet long, on which the boat should be carried to the river. After the men had reinforced themselves by several horns of whiskey the Violet was lifted on their shoulders and carried from the yard to the river. Before the procession started I jumped into the boat and was triumphantly carried to the river bank, from which the boat was launched with a hurrah.

"After paddling the boat back and stepping on shore, my brother showed that he had been humiliated. 'Well, well,' he said, 'if you haven't got brass.' I asked him why. 'Why, you know, I did the most work in building the boat, and you want to take all the credit.' I apologized and told him that in the excitement I had not thought of his objection. From then on we were boating all the time we could spare. One Sunday we gave our parents and the whole family a boat ride to the Rapids. The only mishap we had was when in a fresh breeze from the land, while sailing to Two Rivers, we were struck by a squall, which split the seat. The mast was held by this, and both it and the sail were thrown overboard. This looked from shore as if we had capsized, which suspicion soon spread to the village, bringing the people to the shore. Boats were dispatched, with life-savers, to rescue us; but they soon discovered that we

were in no danger. We laughed and merrily rowed ourselves home. Does this answer your question, Rose? Can I build a boat?" "I should say so," replied Rose.

"Now that I have told you of the birth of our boat, the Violet, I will now tell you its sad end.

"After several years of pleasure the Violet had given us, the novelty wore off. This always happens, especially with boys. One fall the Violet got loose from her moorings, drifting out into the lake. We were informed of this by a man who told us he had hauled the boat on to the beach near the North pier. He said that she was but slightly damaged; that she had sustained no further injury than a small hole in the bow, which could be easily repaired; that she was safe where she was and that we could launch her at any time. We were profuse in thanking him, but he replied that this would not satisfy him, that he wanted \$5.00 for salvage. We thought this was a hold-up, and told him that the boat only cost the amount he claimed as salvage. He was persistent, however, and advised us to take a look at her, and then to let him know what we intended to do. Now this was Violet's end: We left her where she was; we never took a step to visit her, never intended to repair her wounds, left her to the mercy of her fate, and never found out what was her ultimate end."

This explanation aroused Rose, who chided John by saying, "How could you be so indifferent. You created and nursed her from the beginning, and she afforded you so much pleasure. How could you be so heartless as to abandon her?"

"Since that time I have often been amazed about the

boat's abandonment myself, but I excuse that lapse by my youth."

This answer did not quite satisfy Rose, who said, "While you allowed a frail, delicate thing like your Violet to drift to its doom, it could not have happened to your robust Rose, whose thorns would have caught something to hang on to before reaching the lake, which would have made her secure. But supposing that I did strand; would you treat me as a novelty, a worn-out novelty, to be cast off as you did her?"

John assured her that her fears were groundless. He told her that he was certain that the older married couples grow the more they become attached to each other. His reason for believing in this was, that when they became old no one else interested themselves for them and therefore each was more dependent on the other. In youth it is not quite the same.

CHAPTER XIV.

Adam's Twelfth Birthday. Gets a Yearly Allowance of \$35. Deposits it in a Savings Bank

ROSE called John's attention to Adam's twelfth birthday, which would be the following week. She told him as they had always intended to give each of their children an allowance at the age of twelve, this would be the proper time to do it, and the kind of present to give him. She had already fixed the amount at \$35.00 the first year. As this would be the first large allowance that Adam had had in his possession, she wanted him to get acquainted with real money, and she therefore requested John to bring \$5 in gold, a \$5 gold certificate, a \$5 silver certificate, a \$5 greenback, a \$5 national bank note, \$5 in \$1 and \$2 bills, 1 silver dollar and the balance in subsidiary and minor coins; in all, \$35.00.

To make sure that Adam could finance his year's expenses on the allowance, and to encourage him in his first year's efforts, she had provided him with a liberal stock of wearing apparel. She reminded John that when he presented the allowance, he must explain to Adam and the other children the different kinds of money, the value of each and its functions, and to see that they could count it correctly.

Adam's birthday arrived, bringing together quite a gathering of companions, who wanted to share his joy over his presents; expecting, of course, that they would consist mainly of toys; but they were somewhat sur-



ADAM'S BIRTHDAY PARTY

prised to see only barren money, the value of which they did not appreciate.

John spread all the money on the table, ordered the children around him, and asked them to give him their attention:

“First, my children,” said John, “keep in mind that the unit of value of money is the gold dollar of a certain weight and fineness, which by the law of the United States is a legal tender. All money, whether gold, silver or paper, is coined or printed by our government, and it has promised that all these different kinds of money shall be redeemable in gold on demand.

“This \$5.00 gold piece is equivalent to five \$1.00 units. The government has ceased to coin \$1.00 gold pieces. It now coins only \$50.00, \$20.00, \$10.00, \$5.00, and \$2.50 gold coins.

“Now listen. This is a \$5.00 gold certificate, which was given to some one who had more gold than he needed, so he gave it to the government for safe keeping. For it he received this certificate, the same as a receipt, for which the gold is returned on demand; therefore these certificates pass as money. This is a \$5.00 silver certificate or note, treated the same as a gold certificate, and legal tender. This is a \$5.00 greenback, redeemable in gold and legal tender. This is a \$5.00 national bank note, not legal tender, but as it is fully secured, and redeemable in legal money, it passes at par.

“These are one and two-dollar notes—greenbacks, silver notes, and national bank notes all redeemable in legal money. Now we come to the silver dollar and less than a dollar; the change. This is a dollar, this a half-dollar, or 50-cent piece, this a 25-cent piece, and this a

10-cent piece in silver, and called our subsidiary coin. Now we come to the last of our minor coin, which is the nickel or 5-cent piece, and the copper cent. These are legal tender only up to \$10.00. Now Adam, you and the others count the money and see if it is correct." It is \$35.00 in all.

They did as he requested. Adam, however, taught the others how to properly count it.

After they had had their try at counting, John asked them if they knew the value of money. Some of them ventured to reply that it was to buy candy or other trifles with. John explained that this might apply to those who have an unlimited supply of money, but to those who have not and are restricted to a certain amount, the value is best realized by buying something of necessity or real value. "For instance, you can spend this \$35.00 in a quarter of an hour for something which may injure your health, or fritter it away on something that will not do you a particle of good. On the other hand, it may last you a year, give you all that you require, and you may even have some left at the end of the year, and by this you will have enjoyed it more than if you had squandered it."

"Now, Adam," said his father, "do you know how easy or how hard it is to earn money?" -

"Yes, I know that it is not easy. I have been earning some for several years by doing errands. You and mother gave me a nickel and a dime once in a while for shoveling snow, but all that I have earned so far is about \$5.00, of which I have saved and put into the savings bank about three dollars. I know that it is not easy as long as I am a boy, but wait until I am a man."

The subject of the almighty dollar was now exhausted, and the children were called to proceed to the banquet table, which appeals more to children than does the money table. But before he left it Adam gathered up all the money and handed it to his mother for safe keeping. Since Rose was responsible to Adam for his \$35.00 she had a little worry about it. Next morning she told him they had better deposit it in the savings bank, where it would be safer. So they walked to the bank, where Adam was introduced to the cashier. He brought forth his thirty-five dollars and laid it on the counter as a deposit, for which she asked to be given credit.

The cashier asked him if he could write his name. Adam with pride answered, "Sure."

The cashier gave him the signature book to write his name in, and remarked that it was not absolutely necessary, but the bank preferred the signatures of all its depositors.

"If you want to draw out money, or deposit more money," said the cashier, "please bring your savings book along with you."

"Sure."

"Another thing: on New Year's bring your book to the bank, so that we can credit the 3 per cent interest for the year and balance it. Don't forget this. Will you?"

"Sure."

Rose, feeling relieved of her responsibility, and Adam proud and with more confidence in his ability, they wended their way homeward. After arriving home Rose instructed Adam as to what the \$35.00 really meant.

"You see," she said, "out of this \$35.00 you must pay for all your clothes, books and whatever else you may

want, of course, except board, which we will furnish you free. Last year this cost about \$25.00; if the same this year you can save \$10.00. Now we will see what you will save."

"Must I pay my doctor bill if there is any?"

"No, I will gladly pay it if you only get well."



RAPIDS VILLAGE

CHAPTER XV.

The Rapids Picnic. John Tells of the Storming of the County Jail

FOR a change John suggested to Rose that it would be well to camp at the Rapids on the following Sunday, weather permitting. She agreed to it. It would be something new again. She prepared for this proposed picnic, which aroused the children to happy anticipation. She told them that the village was an older place than their own town, that it was once the county seat; that in the earlier days it had several saw mills, and was a busy place of industry. It lies about three miles away, going by road; but by the river, owing to its many bends, it is five miles. She told them that she was sorry that they did not have the Silver Lake boat. If they had, they could row down the river to the Rapids in it.

The little village nestles in the valley, the most romantic and picturesque in the whole county. There are many beautiful camping grounds on the river bank, which are occupied when the weather is favorable. Every Sunday some come by buggy, others by boat, and some stroll out to this pretty spot on foot, so that the scene is quite animated.

On the banks close to the river there are many varieties of trees, shrubs and wild flowers. To one of these pleasing spots they will go the first fine Sunday.

When this Sunday arrived they tumbled into the surrey, and drove out to the Rapids. They selected their

camp on the highest ground, on a round top, from which the view is unsurpassed for beauty. The river flows in graceful turns below. The village lies beyond it, the village mill in the distance, also the old church, over sixty years old. In the valley beyond, the grounds are elevated. Near the banks of the river were different groups of picnickers, whole families, and the scene had a holiday aspect, so varying and interesting.

After dinner the little family, lying on the grass, listened to John's story, the most noteworthy historical event of the Rapids, which happened over sixty years ago.

THE STORMING OF THE RAPIDS JAIL

"About sixty years ago a Mr. C lived across from my father's store. He was quite a philosopher in a way, and one of those restless reformers, of which so many in 1848 drifted from Germany across the ocean, coming to this land of liberty. He was the tallest man in the village, carried himself erect, and made quite a distinguished appearance. Although he possessed only a couple of thousand dollars, he was considered the Cræsus of our village. He had no regular occupation except loaning out his money at from 12 to 20 per cent interest, the income from which was sufficient for his needs. He smoked incessantly his long German pipe.

"Having plenty of leisure he was wont to come to my father's store every day. He would philosophize, moralize and criticise everything and everybody, and as my father in his younger days, when a sailor, had navigated to many foreign lands, he was interested to listen to the

description of these countries, and the telling of adventures that my father had experienced.

“It seemed he had expected more of the blessings of liberty than were apparent. He said he had left his fatherland mainly because there was no equality of opportunities, which he imagined was the reason why his abilities were ignored there, and which he expected would be recognized in this land of the free. With this hope he tried to enter into politics, and yet on occasions he would find fault with them.

“In his conceitedness he believed that he was especially fitted to hold some kind of office which would give him an opportunity to introduce reforms, and to which he could devote all his time, in spite of the fact that he could not speak English. One day he came to our store and orated in such a continuous stream on the approaching election that his pipe went out every little while. A few days later he told father of his first experience of a caucus, where, it seems, he went for the purpose of trying to be nominated for an office. He raged furiously about its proceedings. ‘This you call the people’s rule, freedom and equality. Why, nonsense,’ he said, ‘three men ruled the whole caucus. One moved Mr. A as chairman, another seconded the motion, and A took the chair. Then A nominated B for clerk, seconded by C, and the chair said, “Carried.” Those to be nominated for office were nominated in the same manner, when the chair declared them elected and warned them to hold on to it. When I attempted to deliver my elaborately worked out speech, I was told the meeting had adjourned. Adjourned—what does that mean? And they had the impudence to translate it to me as

meaning, "all is over, now go home." I was struck dumb. Is this land of freedom a farce? We say intelligence rules. Pshaw! Ignorance, impudence and impotence are the ruling spirits. I left my fatherland just on account of opportunity and here I find it is more restricted than over there. O, what a fool I was to listen to the alluring representations of the liberties of this country! Had I only remained where I was, so well established and comfortable. Even if they keep you out of office they will not allow you to dissent or express your opinions. Why, this is worse than Russia.'

"In this strain he kept on for some time.

"Father asked him how he expected to make a speech in German, which is not the language of this country, and which could not be understood by Americans.

" 'No,' he said, 'but there were no Americans there, all Germans, who could not have understood an English speech, any more than I could have delivered one.'

"But now comes the climax. The legislature had passed the first liquor license law. Some one had violated it by selling liquor without a license, and was imprisoned in the county jail, which at that time was located at the top of the hill, just west of where we are lying, in a small log house. Rapids at that time was the county seat. This was a direct aggression on the personal liberty so dear to the heart of a German, and must not be tolerated without the severest protest. Nothing could have aroused our Reformer C—— more than to inspire a rebellion than the restriction of what he believed human rights. So far he had confined his denunciations to words; now he would resort to actual warfare. One afternoon he gathered around him about

six of his accomplices and marched them in front of my father's store. They carried a long pole as the weapon with which they proposed to ram the Rapids jail, and liberate the prisoner.

"Before leaving, each took a drink of whiskey, which was free in those days. Father was invited to join them, but he smilingly declined. The captain ordered 'shoulder arms,' which brought the pole to their shoulders, and with stimulated courage the defenders of personal liberty marched lustily toward the battle ground at the Rapids. They soon arrived at the foot of the hill, climbed up, and were commanded to point the ram toward the jail door, while the captain demanded the release of the prisoner, or the jail would be stormed.

"But the sheriff, Mr. Schneider, had been informed, and said, 'I guess not,' and pointing a revolver held in each hand at the captain, commanded in behalf of the State of Wisconsin that they disperse in a minute or he would blow their heads off. Although the captain could not understand, this to him was more a mystery than adjournment, which was told him meant, 'all over, go home.' He accepted it in the same sense, with a more clear conception by the revolvers showing him the way. There our hero stood, terrified by the sight of the deadly guns pointed at his face. He was so dazed that he kept his eye on the mouth of the revolvers as if in that way he could dodge the balls, and when at last he risked to look around he saw that all his volunteers were out of range and sight. This struck him was the best safeguard for him to take, so he got in line of retreat.

"But instead of retreating in a body as they had come, each one skipped home out of sight of one another,

as they dreaded to look in one another's face under such ignominious retreat.

"The whole afternoon the villagers were kept in a state of excitement, and were curious to know about the battle at the Rapids. The day crept along toward evening, and no news of any kind as to how they might have fared. Night and darkness rested on the scene, yet none had returned, and nothing was heard from them. It seemed they had purposely awaited the darkness to shelter them, and in this manner had arrived home as martyrs of a lost cause. Next morning, of course, this little exploit was the talk and ridicule of the whole village, except the actors, who kept aloof and silent.

"There was quite a discussion of the affair in my father's store. But our regular guest, the gallant Capt. C—— was absent. Although the license law was alleged to be unconstitutional, my father did not agree to this, saying the people rule and make the laws, and therefore should be upheld. Gradually our valiant captain ventured a little out on the sidewalk, and finally to father's store again.

"The villagers having had so much pleasure out of this episode, and father believing the captain was sufficiently humiliated, did not try to add to it. He made no mention of the fiasco, but at once led to the general topic of the day, in which the captain entered with zest, so as to forget his mortification.

"This was his first and last notable act in which he played a leading part. But few are now alive who experienced it. As his wealth had always been overestimated he persistently protested that he was taxed too high, and when in spite of it he could get no relief, he

felt as being persecuted. To evade this he moved just across the city line where after a few years he passed away at a ripe old age."

After John had told his story the children roamed through the woods and down to the river bank to pick flowers. When Eva returned with a large bunch of wild flowers, in which were a few wild roses in the last stage of bloom, her mother said, "This will be the last rose this season, Eva. Don't these remind you of 'The Last Rose of Summer,' you memorized and liked so much? Recite it, and let us hear how well you have retained it in your mind." Whereupon Eva recited it with great composure.

THE LAST ROSE OF SUMMER

*'Tis the last rose of summer,
Left blooming alone;
All her lovely companions .
Are faded and gone;
No flower of her kindred,
No rose-bud is nigh,
To reflect back her blushes,
Or give sigh for sigh!*

*I'll not leave thee, thou lone one,
To pine on the stem;
Since the lovely are sleeping,
Go sleep thou with them.
Thus kindly I scatter
Thy leaves o'er the bed,
Where thy mates of the garden
Lie scentless and dead.*

*So soon may I follow,
When friendships decay,
And from Love's shining circle
The gems drop away!
When true hearts lie withered,
And fond ones are flown,
Oh! who would inhabit
This bleak world alone?*

These verses had affected Rose and she said, "How nice, these few simple verses, how they stir the emotions of young and old, and are as widely known as the rose itself. Say, Eva, don't the thought of the dying of the rose sadden you?" "No," said Eva, "it might if I did not know that they will be alive again next summer when I will see them again." "Then," said Rose, "you will not grieve when I die because you will see me again, will you?" "Yes," replied Eva, "I will because if you die I will not see you again next summer like the wild rose. I shall have to miss you for a long time, till after I am dead. This would be awful." "Yes," said Rose, "but the belief that we will meet again would greatly alleviate your grief, would it not?" "Of course, without this hope I could not bear it at all," said Eva. "How blessed you are, Eva, that you are possessed of this faith. Cling to it and nurse it all your life and it will lighten your sorrows."

They now all proceeded to where the other picnickers played different games and watched their vacillating fortunes.

Finally the evening approached to obliterate the

beautiful day they so much enjoyed, to be added to the many others they have stored in their memory, which in later days when recalled will be a bright spot to dwell upon. With these happy thoughts the little family drove homeward.

CHAPTER XVI.

Adam Goes to College

THERE comes a time in the life of most parents when they are confronted with the problem: what shall or can we do for the future welfare of our children?

Many a day they discuss this question, especially as to their boys; where shall we place them? what shall be their vocation in life?

It is not an easy question to solve, especially when the expense must be considered. This causes many a great deal of worry, and so it did John and Rose, because their son Adam had arrived at an age when a decision had to be made as to his future prospects.

They had often talked it over with him, and as he seemed to be inclined to favor a commercial career it was decided that he should take a college course, and trust to future developments to determine what particular branch of activity he might prove best fitted for.

As the expense in accordance to their means would be considerable, John consulted the compound interest table (Chapter V) and found that at his age, now forty-three years, his investment fund had accumulated to \$4,990.42, and Rose's to \$2,495.21.

They could draw on their investment fund for the expense of Adam's education, but this they were reluctant to do, because it had proved so prosperous.

John found another resource. His \$3,000 life insurance policies would be due in a few years, on which the

savings bank would gladly make temporary advances: so this source would furnish the required funds, if necessary.

As this was the first time Adam left his parental roof, and perhaps the last time he would be under its guiding influence, the parting scene was a most affectionate and pathetic one. Rose, in Adam's presence, had packed his trunk, and given him abundant motherly advice; but as John feared it might be forgotten, he added the following precept, which he hoped would be a reminder, and forever engraved on his memory.

FAREWELL TO ADAM

*The first time in your life
You'll leave your parents' home
To enter a more ardent strife,
As yet to you unknown.*

*You'll miss your birthplace, happy spot,
The school bell's calling tones,
Companions in the school yard's lot,
With whom you used to roam.*

*You'll miss the dearest to your heart,
Your kindred—parents, brothers;
And pain the most when you depart
From your ever guiding mother.*

*Although you'll leave these happy scenes,
A father and a mother's care,
Remember these, and it will seem
If all again united were.*

*Be always kind, frank, and polite,
True to yourself, to one and all;
These are the virtues of a life
Sure to succeed and not to fall.*

*Never forget your mother's moral lessons,
Sincerely given to attain your happiness,
Adhering to these will be the greatest blessing
You can bestow on her—this my request.*

*So now farewell; and our best wishes follow
You in your college life at every stage.
Our prayers, which you must ever hallow,
Will be imprinted on life's youthful page.*

So Adam departs with his parents' blessing upon him,
and their loving eyes follow him till he disappears from
view.

CHAPTER XVII.

The High Cost of Living Induces Them to Sell Their House and Buy and Move on a Farm

THE high cost of living, especially of food stuff, the products of the farm, brought on a nation-wide discussion in which Rose got interested, as it touched her pocketbook. She turned to John for an explanation. John said, "This is simple. The cause is supply and demand. Because the population in cities is so immensely increasing, so the demand proportionately increases; and as the population on the farm has not increased in like proportion, the products of the farm have not increased up to the increased demand, and it naturally follows that the prices are raised."

Rose thought that if the farmer got so much more than he used to get for his products, he must be in prosperous condition.

John replied, "Yes, he ought to be. In former years he did not get that which he was entitled to. I know that in the early days the farmer received for his labor far less than for the same labor performed in cities. This is self-evident, because the growth in population of cities is far outstripping that of the farms."

"Will this adjust itself soon?" Rose asked.

"Oh, yes, in time; but farm products may still have to be raised in price to give sufficient inducement for this adjustment. But when or how soon this leveling up process will be reached, is hard to forecast.

"Rose, it seems you look with envious eyes on the

farmer's life. Would you like to share his lot? We could raise our food stuff, sell the surplus, and the higher the price the better we will be off."

"Why, yes," said Rose, "you know that I always liked country life. I am sure I will be more contented on a farm than I am here, especially now when it seems more profitable. But can you explain why in the face of this, it requires greater effort to keep the boys on the farm, and to persuade others who have left it to go back to the farm?"

"Yes," said John, "city life will always be more attractive to the young than the farm. They see, hear, and read of the great wealth, the conveniences, luxury, entertainments, and many other inducements that cities offer that are not obtainable in the country. Naturally young people yearn for this opportunity, though not one in a thousand attains the goal he expects. Still they have hope, they are ambitious to get that for which they are striving, and hence they gamble for it. This they would rather do than drudge along on a farm.

"Let me review my own case. I came to the city and took the best position I could get, but I never expected to remain long in it. I always watched for a better one, hoping against hope. But it never came, therefore I am in it yet; and I consider myself fortunate that I am, as I have fared far better than the large majority who leave the farm for city life.

"Rose, do you know that I have been with my firm for nearly twenty-six years, a long time, doing practically the same office work day after day? It does become monotonous, but it would be far more so if my em-

ployers interfered in my work, and did not give me absolute control over my department. Nevertheless I do not feel absolutely independent. I am paid \$1,200 a year salary. I know that this is the limit. I know by the books that they cannot afford to raise it, nor could I ask it. I know, too, that the firm could get younger men at half the salary I am getting, who would do the work as well or better. This knowledge makes me feel as if I am receiving charity, which is harder to bear than labor. I dread the future outlook, but I know also that my employers dread to discharge me, and they will put it off as long as possible. But I know that it must come in conformity with the present trend of the times, which means that younger men replace the older.

"Yes, Rose, I have been thinking about the inevitability of this situation for some time. I consider ourselves fortunate that we have saved enough so that it will enable us to acquire a farm; and though we may not have as large an income as my present one, still we can live cheaper on a farm. Taking all the conditions under mature consideration, I am willing and as you say you are, to enter on a new field of life, which I hope and believe will prove a satisfactory change."

Since the home was purchased ten years ago, it had been kept in good condition, and as the city had had quite a growth, John found a purchaser who would buy it for \$4,000. Before selling he looked around for a farm and found one of 80 acres, bordering on a river running into the lake, which just suited him. It could be bought for \$10,000, with everything on it. He spoke to Rose about it, and she thought favorably of the tract;

but she did not know how they could raise the money. John, of course, had been calculating on the same problem, and explained:

"We again must have the aid of our Trustee Company in this transaction. The Home Stock Company (keep in mind this is you and I) makes out a deed to the purchaser of the house, delivers it to the Trustee Company, together with the \$2,500 bonds we hold on it, and a release of mortgage with instructions to deliver all to the purchaser on the payment of \$4,000, which the Trustee Company credits to the Home Stock Company. This completes the transaction as far as the house is concerned."

Rose was puzzled about the Home Stock Company muddle, and she said, "The house is gone, our bonds are gone, the mortgage is canceled; what have I to show for my \$1,000 bonds, which are canceled?"

"Don't be alarmed," said John; "don't you see the Home Stock Company has \$4,000 in the Trustee Company, out of which it pays or credits you \$1,000 for your bonds, pays or credits me \$1,500 for my bonds, and then it has left \$1,500, the profit on the house. Was this not a splendid investment?"

"Now our stock comes into play. When we took it it was worth nothing. Now the twenty-five shares, \$2,500 normal value, are worth \$1,500, of which your share will be \$600 and mine \$900. So you see although our shares had no value when we got them, yet under favorable conditions they acquired it. This we must ascribe to extraordinary luck which rarely repeats itself. Do you understand now?"

"Yes," Rose answered. "but my investment fund is

\$1,000 less than before, as that amount of bonds is canceled. Is this not so?"

"Yes, that is so, but you have instead \$1,000 cash in the Trustee Company, and we will have it reinvested in a day; the same way we invested it when we bought the house. If this is clear to you we will consider the house deal closed, and I will proceed to explain how we will finance the farm purchase.

"Now listen! The Home Stock Company (you and I) buy the farm for \$10,000, pay \$1,500 cash, which is our profit on the house, and is deposited with the Trustee Company, and raise the balance of \$8,500 by the sale of four per cent bonds. Of these bonds I take \$1,500; you \$1,000 and pay this by cash we have in the Trustee Company derived from the house bonds. This will absorb the \$4,000 received for the house, and replace your \$1,000 and my \$1,500 house bonds. Then there will be \$6,000 left, to be provided for, for which the Home Stock Co. will issue bonds, of which I take \$3,600, and you \$2,400. To pay for these we will again have the Trustee Company sell the same amount from our investment funds, so that our investment fund will be precisely the same as before you surrendered your \$1,000 bonds and I my \$1,500 house bonds, which fund stood then and stands now as follows:

"My investment, \$5,805.60; yours, \$2,902.80 (see table 15-year period):

The Home Stock Co.'s assets of the farm cost.	\$10,000.00
Liability mortgaged for.....	8,500.00

Balance, surplus	\$1,500.00
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"This surplus is now the value of our equity in the farm.

"If we should rent the farm for \$400 a year this equity would pay four per cent dividend."

Rose disliked being a party to a soulless body. She would have liked to have got out of the Home Stock Company. It was such a bewildering affair. She could not clearly understand it. She asked John, "Why not dissolve it and change it to natural, soulful persons. In this way," she said, "we would jointly own the farm, of which your share would be three-fifths and mine two-fifths. This would be simpler, would it not?"

"Yes and no," he replied. "The difficulty is that if the farm is in our name we cannot well bond and mortgage it to ourselves, which is entirely proper to do to a third party. In this matter we can better keep our investment fund intact, as the stock company must pay us the interest through the Trustee Company, while, if we had to pay the interest to ourselves we might neglect to do it. No, I think our Home Stock Company is all right, especially as it has served well so far. The little tangle it sometimes gets you into I will gladly unravel. Only keep in mind that you and I are the stock company, and still better, divorce from your mind the Home Stock Company, and I shall from now on treat and speak of it as our farm, which it really is, and then you will understand it."

As everything was satisfactorily arranged John proceeded to sell the house, and bought the farm on the conditions as planned. After the purchase was completed John named it the Rosedale Farm. The furniture was moved to it, and with good-bye to the old

home, and with hopes for the future, the family changed from city to farm life. While they did not expect to make a fortune on the farm, they would be content if they continued to save from the yearly income sufficient to add \$200 to John's and \$100 to Rose's investment fund.

CHAPTER XVIII.

First Year on the Farm. They Take an Inventory at the Beginning

FROM this time on John would get no salary, and Rose no allowance. Their sole income had to be derived from the earnings of the farm, except that on the investment fund, which they were very solicitous to keep intact. At this time John had \$300 and Rose had \$100 in the savings bank. On this they would draw against for supplies until they got an income from farm products, and such advances would later be reimbursed. John inventoried and classified the farm property with the following results:

INVENTORY AT THE BEGINNING OF FIRST YEAR

80 acres land @ \$70.....	\$5,600.00	
1 dwelling	1,600.00	
1 barn	1,000.00	
1 stable	300.00	
Rosedale Farm	—————	\$8,500.00
3 horses @ \$150.....	\$ 450.00	
12 cows @ \$50.....	600.00	
Live Stock	—————	\$1,050.00
1 wagon	\$ 50.00	
1 buggy	100.00	
1 sleigh	30.00	
2 harnesses	50.00	
Vehicles	—————	\$ 230.00



ROAD TO FARM

1 plough	\$ 15.00
1 harrow	10.00
1 binder	80.00
1 mower	30.00
1 reaper	40.00
1 hayrack	20.00
1 set of tools.....	25.00
Implements	_____ \$ 220.00
Total	\$10,000.00

For the foregoing he opened accounts in his ledger, using a page for each account, and from these drew the following:

TRIAL BALANCE BEGINNING FIRST YEAR

<i>Assets.</i>	Page	Dr.
Rosedale farm and buildings.....	1	\$ 8,500.00
Live stock.....	2	1,050.00
Vehicles	3	230.00
Implements	4	220.00
		<hr/>
		\$10,000.00
<i>Liabilities.</i>	Page	Cr.
Bills payable	5	\$ 8,500.00
John's $\frac{3}{5}$ equity	6	900.00
Rose's $\frac{2}{5}$ equity	7	600.00
		<hr/>
		\$10,000.00

When John made the inventory it occurred to him that it would be best to follow Rose's suggestion to dissolve the Home Stock Company and assign the mortgage to them and leave it with the Trustee Company.

In this manner the Trustee Company would see to it that the four per cent interest on the mortgage and the four per cent interest on John's three-fifths share of \$900 and on Rose's two-fifths share of \$600 would be paid. Out of this income John expected to derive his \$200, and Rose her \$100, which they required for the annual addition to their investment fund which the Trustee Company would invest for them. The Rosedale Farm, of which John owned three-fifths and Rose two-fifths, would be jointly operated by them. The operation would be recorded in the books, which would disclose at the end of each year, after an inventory was taken, what each had contributed and used. Of the gain John would be entitled to three-fifths and Rose two-fifths. As the bank was not as easy of access as when they dwelt in the city, they had to have a larger cash reserve and had to keep a cash account.

The larger accounts could be paid by check, but for the smaller, cash was needed, and of these they kept account in a small pocketbook, in which could be entered all items paid and received, and posted when time permitted.

This going back to nature's soil was accompanied by hard work and long hours, which at first taxed their vitality. But bodily exercise and plenty of fresh air resulted in good appetites and sound sleep. The luxurious city life had been replaced by the simple life, which had its disadvantages; but the gain in independence, the more direct interest in all that was labored for, lightened the burden and outweighed the disadvantages.

As it was a new enterprise to them, it was most interesting and kept their minds and bodies fully occupied.

CHAPTER XIX.

*John Receives \$1,000 on His First Life Insurance Policy.
Donates It to Charity*

JOHN received a letter from the North Western Life Insurance Company notifying him that his twenty-year \$1,000 policy had become due, to send in the policy, and they would send a draft for the amount. He informed Rose of this and exclaimed: "Oh my, how these twenty years have flown! Do you know where the policy is?" Yes, she knew. She searched in her drawer, found it, and handed it to John, who unfolded it and read, "Payable to your wife, Rose." He had forgotten this, but now it was clearly revived. "Say, Rose, can you recall when I took out the policy twenty years ago? I called your attention and pointed to where it says payable to Rose?" "Of course I do, and very distinctly, because in the same breath you made it payable to yourself by saying, 'If I should be living when the policy becomes due, and be in good health, in good circumstances, and can afford it, I shall give it to charity.'"

John once more looked over the policy and said, "Rose, this \$1,000 really belongs to you, don't it?"

"No," said Rose, "I believe it belongs to neither of us, since you have pledged it for other purposes."

John said, "Yes, I know; but that was at the time when I was head over heels in love with you and the whole world and in such a riotous condition of the heart no one can be held responsible for any foolish act he may perform."

"I cannot believe," said Rose, "that you try to find a way by which you can desecrate your vow. Of course not. The only way you could justify it would be in case you were sick, or not in good circumstances and could not afford to give it. But fortunately neither of these conditions exists, and you may feel glad that you cannot offer them as an excuse for retaining the \$1,000 for your own benefit. You cannot better express your thanks for the general good health and fortune with which you have been blessed for these twenty years than by giving this \$1,000 to charity as you promised to do. As far as my interest in it is concerned, if any, I will gladly contribute it, knowing that you and I will derive more pleasure from it in giving it in this way than to spend it in any other way."

"Yes," John said, "you may be right. I had in mind to build a launch when I got this money, in which I could give our neighbors and friends frequent little rides, which would be a pleasure to them, and in this way I persuaded myself I would fulfill my vow, only in a little different form. But I am glad your pure soul has brought me back to the path of righteousness. My \$2,000 policy will become due next year, and I can build the launch anyway."

To make sure that he could afford to give the \$1,000 away he looked at the books to see how he and Rose stood financially and found their investments worth \$8,707.40. After giving away \$1,000 it would decrease their net worth only \$700, which now appeared on the books as owing to John by the North Western Life Insurance Company for premiums paid, which will have to be canceled. The other \$300 to make up the \$1,000 is the

compound interest or profit on the premiums paid during the twenty years. John said, "Well, this is not bad; our savings have accumulated from \$1,500 to \$8,707.40 in fifteen years, and I hardly think I could plead truthfully that I could not afford to give \$700 of it to charity."

Rose said, "Of course not. Say, to what charity did you intend to give it?"

"Yes, Rose, to whom to give it where it will do the most good. This was settled in my mind once when in a reminiscent mood. I searched to find my first impression of real joy or happiness, and at once found it to be when I received my first Christmas present. Now, Rose, let me acquaint you with the Christmastide in my youth.

"Christmas gifts were in those days presented in the morning of that day. The evening before the children were sent to bed early, after which the parents would set a little evergreen tree on a table and trim it with a few apples, candy, fantastic cakes, colored paper, and, in most cases, common tallow candles. When all was completed these were lighted long enough to burn down the long wicks. Under the tree on the table a plate was placed for each child filled with a few apples, a handful of nuts, some fantastic pastry, and candy. We children, in our joyful expectancy, lingered long before we could fall asleep. In the morning we would be up when it was still dark and find the little tree lit up in its glory. Each would in excitement find his plate which held its long-looked for presents; the value of each plate did not exceed ten cents, and the whole outfit not over one dollar; and yet how much childish joy did it bring

the children. This, then, was the first happy moment I could remember.

“The second Christmas most vivid in my memory was when a baker invited the neighboring children to celebrate at his house. There was a large tree in the middle of a large room. After all had partaken of cakes and sweets to their hearts’ content, all joined hands and danced and sang till late into the night and were exhausted. The first Christmastide we jointly celebrated was, you remember, when we were engaged, and I came to your house every evening to build a toy village to be presented to my sister’s children on the coming Christmas. Were these not happy eveninges while we were building it?

“The plat of the village was made of boards 3x3 feet in size. In the back was a mountain constructed from pasteboard, coated with sand, pebbles, crushed glass, and green worsted to represent grass. Inside of the mountain was a tin can to be filled with water to run down and drive the water wheel of a mill on the river in the village. This river ran through the village and the water emptied into a pail below.

“The gardens in the village were also sodded with green worsted. Then there were dwellings, outhouses, a church, and trees along the streets. Do you remember, Rose, to get these trees was the most difficult task? I had to go into the woods and hunt for them. I did this when a light snow had fallen, just enough to find them the easiest. They were of a moss species, about two inches high, and represented miniature trees to perfection. The final act of our creation was when we put

our seal on it by cutting our tiny photographs and seating ourselves in the summer house in the garden.

"After having worked for over a month on this miniature village it was completed and brought to my sister, who used it many a year in front and under her Christmas tree. After that, you know, we used it for our children on Christmas.

"After all these happy associations it is natural that when I looked around for a medium through which I could bestow happiness with the modest means at my command I came to the conclusion that this would be a Christmas fund, to be drawn upon every Christmas in favor of the poorer children. The little city I intended donating this \$1,000 to had about forty on the poor fund list. The interest from this fund would give each child many times the amount that I received as my Christmas present, which, although extremely meager, was greatly enjoyed.

"You will recollect one Christmas, Rose, when we overburdened our children with so many presents that they could not enjoy any of them. This was when our neighbor, attracted by the bright light of our Christmas tree, stood outside of the window and observed all that was going on inside. The next morning he came in laughing and related how we celebrated our Christmas as seen by him through the window. 'Well,' said he, 'it was funny: John, you should have seen yourself gesticulating and in a loud voice saying, 'Say, children, why don't you sing? Why don't you dance? Why don't you jump? Don't you feel happy over the many presents? Why, I felt a hundred times happier when I did

not get a hundredth part of what you have!’ Yes, he often told this incident to others. So you see that wealth and abundance are not necessarily the attributes of happiness.

“The question, Rose, that now bothers me is, will the council accept the gift? May it not regard the motive as an ulterior one, or the money tainted, unjustly acquired, for which I want to make atonement, or something like that? Mr. Carnegie has often offered to donate over one hundred times the amount I propose to offer, and it was rejected with scorn for these reasons. In the olden times no one looked into the mouth of a gift horse, but accepted it without question. But now we are more discriminating. Charity is by some considered abominable; it is contended that the laws should be so constituted that charity would never need be offered or accepted.

“Yes, Rose, to remove all these objections and suspicions the best way will be to frankly state how honestly I acquired the money, and the motive why I give it, and then it will require delicate diplomacy to bring it before the council so it will not be rejected with scorn.

“I remember when a little boy a neighbor who happened to be with my parents offered to give me some sweets as a present, but I scornfully rejected them, saying I would not accept charity. I was reprimanded by my parents for my stubbornness, but nevertheless could not be prevailed upon to accept. This was boyish stubbornness which I hope the older men have outgrown.”

Rose asked, “Will you appear before the council and hand them the \$1,000?”

"Oh, no, I will send it a communication couched in the most delicate diplomatic language I am able to formulate. Rose, how would this do?"

"To the Honorable Mayor and Board of Aldermen:"

"Twenty years ago I took out my first 20-year endowment life insurance policy, and made a vow that in case I should live and be in good health and circumstances when it became due, I would give it to charity.

"This policy has now become due and the amount paid, and as a faint expression of gratitude for the kind favors fate has bestowed upon me for these many years, I therefore donate the \$1,000 to the city, to be set aside and known as The Christmas Fund, the interest of which is to be used for Christmas presents to be distributed by the committee on poor to the poor children on every Christmas day.

"Gentlemen, you need not thank me for this donation, as I will derive more pleasure by giving it than you will by accepting it. Therefore you will oblige and do me a great favor by accepting it, for which I thank you in advance.

"Yours most truly,"

"How does this strike you, Rose?"

"Well, it strikes me that they will find the money clean; as you have scraped the taint from it for these twenty years, they could find no fault on this score. As to the motive, this, too, you explain frankly as being a selfish one which they will accept in the spirit you have explained."

"For goodness sake, Rose, how can you find a selfish motive? Where is it?"

"Why, don't you say that you expect to derive more

pleasure by giving the \$1,000 than they will by accepting it? So you see you expect to be rewarded by the pleasure it may give you, which may be worth more to you than the expectation of getting back four times the dollars you have given. But let this not disappoint you. We all are actuated by selfish motives, only differing in degrees. For instance:

“The first degree is when you give, say, \$1,000, and expect a return in more dollars than you give.

“The second degree is when you give with the expectation that the amount you give will be a good investment in any event.

“The third degree when given with no mercenary interest but to have it heralded about, which tickles vanity, worth more to many than the dollars given.

“The fourth degree when given only with the hope that it will make others feel happy, and by it you, too, feel happy, the realization of which will be accepted as full value received for the dollars expended.

“So you see that all given to charity is more or less actuated by the expectation of a reward of some kind. This last degree you come under, and although there is a selfish motive in it, it is the least objectionable mankind is actuated by, and if all our selfishness would be in the fourth degree it would elevate the human race. No, I don’t see how they could find a flaw in your motive.”

“Then, Rose, there is nothing objectionable in my petition by which they might find an excuse for rejecting the donation, is there?”

“Yes, there is,” said Rose. “They might object to the string you attach to it. You impose on the commit-

tee a perpetual duty, to be performed even after your spirit has departed. This they may regard as arrogant on your part. It will depreciate the motive and the value of the gift, and they may find this of sufficient excuse to reject your donation. In order to give them the least justification in doing this, I would suggest that you strike out this part and loosen the string."

"Oh, my," said John. "This is just the main part I set my heart on it should contain. But of course I see your point, and must eliminate anything which might or could be construed as offensive. Say, Rose, how would it be to add after the words 'every Christmas day' 'or to any other charity the committee may see fit'? By this the string is loosened, and the committee would not feel so much under compulsion, left free to act as it chooses, and yet would be more inclined to carry out my wish, as indicated above, how the fund should be expended. And after I am dead I don't care what they do."

"John, John, there you are! You unconsciously expose your selfishness. You had better strike this out, too."

"How can I be selfish after I am dead?"

"Of course not, but you are not dead and may not be for many years yet. You say as much as 'I—I want this done for my own pleasure as long as I live and can enjoy it; after I am dead and can't enjoy it any more I don't care if others can't.' Don't you see that by this you will be selfish in the first degree? Don't persuade yourself that by your \$1,000 gift your character will receive the stamp of unselfish benevolence. The hope of making

others happy ought to be a sufficient reward, and the realization of it will be double compensation for your outlay."

"Rose, how long have you retained your fine discriminating reasoning power acquired in the school of woman suffrage? I always thought that nothing was easier than to give a thing away, but I find that it is not easy to give wisely. Well, this ends it; I shall give the paper and the donation to the city clerk and don't doubt it will be accepted."

And so it was, with thanks.

CHAPTER XX.

End of First Year's Operations on the Farm. Inventory and Trial Balance at Its Close

THE first year of farm life and operation drew to a close, and being a new venture, in which they had had no experience, they naturally felt anxious to know the result, especially as they intended to remain on the farm until the end of their lives.

A favorable showing would portend a peaceful mind, while an unfavorable one would cause worry for the future. John prepared to take the first year's inventory of the operation of the Rosedale Farm. From the start he was nervous and fearful of what the final outcome might be. Before he tabulated the inventory in regular form he estimated the present value of all the property of the farm, added the purchases made during the year, and subtracted all losses and depreciations from the first inventory.

He assumed that the land was of the same value; that the buildings had been kept in good repair, and therefore had no depreciation, but an addition to the stable costing \$50 had been made; hence the farm and building account was increased to \$8,550.

The horses were estimated to be worth \$30 less than at the beginning of the year. The twelve cows he estimated to be worth \$3 less each, or \$36 in all; but as there were added three calves worth \$36, the live stock account was but \$30 less, leaving it at \$1,020.

On the vehicle account he estimated a depreciation of

five per cent, or \$11.50, which would reduce the \$230 at the beginning of the first year to \$218.50.

On the implements he estimated a depreciation of 8 per cent, \$17.60, which reduced the \$220 to \$202.40; but as a sulky plow had been added costing \$45, that account showed \$247.40.

After this was done he looked up the first inventory, used it as a guide, and then proceeded to tabulate and transcribe a complete inventory in conformity with and in the same order as the first. The following is the

INVENTORY AT THE END OF THE FIRST YEAR

Rosedale Farm & Buildings.....	\$ 8,550.00
3 horses @ \$140.....	\$420.00
12 cows @ \$47.....	564.00
3 calves @ \$12.....	36.00
Live Stock Total.....	————— \$ 1,020.00
1 wagon	\$ 47.50
1 buggy	95.00
1 sleigh	28.50
2 harnesses	47.50
Vehicle Total	————— \$ 218.50
1 plough	\$ 13.80
1 harrow	9.20
1 binder	73.60
1 mower	27.60
1 reaper	36.80
1 hayrake	18.40
Sundry tools	23.00
1 sulky plow	45.00
Implements Total	————— \$ 247.40

Hay, 5 tons, @ \$8.00.....	\$ 40.00
Oats, 80 bu., @ 40c.....	32.00
Barley, 20 bu., @ 60c.....	12.00
Corn, 65 bu., @ 50c.....	32.50
Grain Total	—————\$ 116.50
Cash in savings bank, farm acct.....	\$ 250.00
<hr/>	
End of first year total assets.....	\$10,402.40
Beginning first year total assets.....	10,000.00
<hr/>	
Net profit first year.....	\$ 402.40

For the grain and the savings bank new accounts were opened, as he did not have these accounts last year. Assuming that the four per cent interest on the \$8,500 mortgage and four per cent on John's and Rose's \$1,500 equity in the farm had been paid, and that no other liabilities were created; and, on the other hand, if nothing had been diverted for other purposes from the farm's income or property—in that case the farm had earned four per cent on the investment, being \$400 and \$402.40 besides, in all \$802.40; and in addition had paid the household expenses, which were assumed to be equal in value to the labor performed by the family.

To prove the correctness of the farm's net earnings of \$402.40, he had his bank book balanced, gathered all the checks he had drawn during the year, which showed what they were issued for, and got back all deposit slips, showing the money deposited and from what source, and further consulted his petty cash book in which he had entered all cash disbursements and receipts. From

these records he compiled and determined the different expenses and incomes, from what the profits had been derived, and how close the net earnings agreed with the inventory balance. The following was the result of these tabulations:

END OF FIRST YEAR

Disbursements.

Interest, 4 per cent on \$10,000.....	\$ 400.00
Paid outside labor	100.00
Paid for seeds	100.00
Paid taxes and insurance.....	100.00
Household expenses accounted for.....	500.00
Household expenses not accounted for.....	17.60
Net gain as per inventory.....	402.40
	<hr/>
	\$1,620.00

Receipts.

Received for milk.....	\$ 500.00
800 bu. barley @ 50c.....	400.00
400 bu. rye @ 60c.....	240.00
600 bu. potatoes @ 50c.....	300.00
300 bu. oats @ 40c.....	120.00
Vegetables	60.00
	<hr/>
	\$1,620.00

Net gain down	\$ 402.40
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All the above items were found either in the bank or in his petty cash book, excepting \$17.60, which presumably was paid out for small items not entered, with which the balance had to be forced. Of this gain John's three-fifths interest was entitled to \$241.44, and Rose's two-fifths to \$160.96. But as the farm had only \$250 available in the savings bank, they would divide this and leave a balance of \$152.40 as the farm's surplus. They need not do this, and could let the whole \$402.40 stand as a surplus if it were not for (as they treat it) their sacred investment fund, which they have nursed for many years, by John adding each year \$200 and Rose \$100 out of their savings. They would not abandon it or imperil its growth, which had been so satisfactory.

Rose's two-fifths of the \$250 in the bank was \$100, just the annual investment fund dues, and John's three-fifths \$150, which took \$50 more to pay his \$200 dues. This he made up by taking it out of his bank credit.

The farm's savings bank account was now balanced, the investment fund additions invested by the Trustee Company, and then their first year's operations turned out to their entire satisfaction; so much so that they entered upon the new year with far more confidence and with less perturbation than they had upon the year that had passed. They felt blest, and to express their thankfulness Rose suggested that they invite their neighbors in to celebrate their second birthday on the farm, to which John heartily assented, and invitations were issued.

After all the accounts had been posted in the ledger the balances at the beginning of the second year were as follows:

TRIAL BALANCE BEGINNING SECOND YEAR

<i>Assets.</i>	Page	Dr.
Rosedale farm and buildings.....	1	\$ 8,550.00
Live stock	2	1,020.00
Vehicles	3	218.50
Implements and machinery.....	4	247.40
Grain, new account.....	8	116.50
		<hr/>
Total assets		\$10,152.40
 <i>Liabilities.</i>	 Page	 Cr.
Mortgage debt	5	\$ 8,500.00
John's 3/5 equity	6	900.00
Rose's 2/5 equity	7	600.00
Surplus, new account.....	9	152.40
		<hr/>
Total liabilities		\$10,152.40



FARM PARTY

CHAPTER XXI.

The First Farm Party. General Discussion on Topics of the Day

THE time for the party had arrived; the guests were prompt, and it pleased John and Rose that none of those invited had sent regrets. As usual the conversation at first was on the weather, on crops, and what pertained to farming; then the good roads movement was discussed and generally approved. *Mr. Abel* thought that the agitation for better roads by the city chaps must be attributed to the advent of the automobile, alleging that the motive for the agitation might be considered selfish, but nevertheless it was commendable, as the farmers would share in such improvement. *Mr. James* agreed to this; then he drifted into another topic, the universal lamentation against the high cost of living, especially the high prices for farm produce. The cry was heard around the country, "Back to the Farm! Back to the Farm!" and the most ridiculous phase of it was that the theorists and politicians are the loudest in their denunciations and recommendations. They turn agricultural experts; they try to teach farmers how to adopt scientific farming, alleging that they could thereby raise double the crops that they now do.

Mr. Practical interrupted to say: "The oft repeated assertion that if our farmers were taught scientific farming and applied it they could raise two bushels where they now raise one, is chimerical. I can do that, perhaps not scientifically, but with manure, and plenty of it, and

with more sweat of my brow. Then the question arises, what have I gained? Would not the extra labor and fertilizer cost as much or more than the extra bushel gained thereby? Another thing: wheat is now only 85 cents a bushel, and other grains are as low in proportion, at which prices it does not pay to raise them, for there is already an over-production.

“Now let us scientifically double the crop; where would the price go then? We might get less for two bushels than for one now. I do not deny that scientific farming gives larger crops, but most farmers are doing it now without university training, using only their own home training and experience.

“The best and most beneficent and inexpensive training we farmers have had was and is by the Farmers Institutes held each year in our counties. For this we owe ex-Governor W. D. Hoard, Hon. Estabrook, C. M. Morrison, Hiram Smith, Geo. McKerrow, etc., our sincere thanks. If it had not been for them our farms would not be worth half what they are now.

“Many farmers are now sending their boys to the Agricultural School at the University, in the hope that thereby they will be enabled to operate the farm to better advantage, and the boys become more interested and attracted to farm life. If this is their expectation, it is a mistake, because when the boys mingle with what is considered a higher class, and richer students, under such influence they will come to look upon the farmer's vocation as degrading, and will never go back to the farm if any opportunity is offered them in a city; and if they must go back, they do it grudgingly and discontentedly.

“I tell you this agricultural course in our universities

is spoiling the boys as farmers. I have all along thought that instead we ought to have one agricultural school in each county to which all farm experimental bulletins should be sent.—Then all students would be on the same footing, and the surroundings and associations would not influence them away from the farm. And then, too, it would be less expensive.

“Of course, if the parents should want to send their boys to a university to give them an opportunity to find out for what vocation they are best fitted, that is another question. As to the continuous advice to the farmer by Dick, Tom and Harry, it is laughable.”

John chimed in, “And this is not all. The bankers from their gorgeous offices issue pamphlets, send them broadcast, lecture in conventions, and appropriate thousands of dollars for the uplift of the farmer. They are so solicitous for the farmers’ welfare, and so absorbed in this educational campaign, of which they know little, that they have no time or inclination to reform their own banking methods, of which they should know most. They all agree that our banking system is faulty, in that it throws the country periodically into panics, owing to the laxity of our banking laws. This can be remedied only by compelling the banks to insure their depositors the same as their bank notes, which could easily be done. Such legislation would stop financial disturbances.”

Mr. Lang thought that this was easily explained. The banker wants the farmer to be prosperous. He knows that if he is successful, everybody will share in his prosperity. The banker believes he can educate the farmer to double his crops with but little added expense, from which, of course, he figures that the farmer

would have twice the money to deposit. This explains the bankers' solicitude for the farmer.

Mr. Sontag thought that is one of the motives, but he gave his version of another motive which prompted the "back to the farm" cry. This is caused, he said, by the fear the city man has of the keen competition which the strong, young farmer boys could give them if they were allowed to intrude in their lucrative fields; but if they could be kept on the farm, it would bring about keener farm competition which might reduce the price of farm products, just what the city people are striving for.

Mr. Lure smiled when relating the enticing arguments used to stem the tide of young men leaving the farm. Farm life is pictured as ideal, beautiful and healthful. It is so independent that no one can understand why anyone should want to leave it, and prefer to live in the dirty, smoky, crowded, unhealthy, demoralizing atmosphere of a city. But in spite of all these alluring representations, city life will always remain attractive to the young.

Mr. Doubter said he didn't know about this. Of course in his younger days there were more reasons for wanting to get away from the farm. Farm life then was a drudge, and with the then prevailing low prices for farm produce, the income was not commensurate with the labor performed. But in later years this has changed for the better. Now he gets about what is due him, which in earlier years was denied him. The farmer has now far more conveniences, more machinery to lighten his labor, and lives a life more equal to those

dwelling in a city. Yet the surplus population still naturally drifts cityward.

Mr. Trade told of a court proceeding which might tempt the young men from the farm. It was a case in which a commission house was sued to pay back margins money which a customer had paid and lost on a wheat deal. Among the questions asked by the lawyer for the farmer of the commission man was: "How many times have you bought and sold wheat for your client?" He answered, "Oh, many times." Then the lawyer commented, "So you can sell the whole crop of a farm over and over again while comfortably sitting in your office chair?"

"Yes, a hundred times."

"And you don't raise a bucketful yourself?"

"No."

The lawyer sarcastically commented, "You fellows are the drones of the earth. While the farmer can raise and sell but one crop of grain a year, you fellows can sell his crop a hundred times, while sitting in your office chairs!"

Rose had been entertaining her friends, but when she heard "commission merchant" she had a story to tell.

"John," she said, "you remember when our mutual friend Mrs. Knell was visiting us, and told us how a commission merchant, Mr. Felz, had made a fortune on the Board of Trade by speculating in wheat; that he had bought his wife a palatial residence, and had furnished it in royal style out of the profits of his wheat deals."

"Yes, I remember," said John; "that was about five years ago. But Mrs. Knell also added that she had told

her husband that he ought to follow Mr. Felz's example; that he had been on the Board of Trade for a much longer time, but had allowed many splendid opportunities to slip by. She spoke of her husband as if he were an incompetent and an ignoramus. I shall never forget it. But did she tell you the final outcome?"

"No."

"I thought not. One speculative success is recounted a thousand times, while a thousand speculative failures are never told. I will give you the other side of the story, and tell you how it ended, as told by Mr. Knell himself.

"After Mrs. Felz had painted speculation in glowing colors to Mr. Knell's wife, the latter asked her husband why he did not speculate. She chided him, and told him he had no sand. She wanted him to speculate a little at first, and then grow up with it. To this suggestion he dissented. He had seen many people wrecked in the whirlpool of speculation, and he strove to keep clear of it. But he said to his wife that if she knew the game better than he did he would give her \$500 with which she might try her luck. But he wanted her to understand that \$500 was the limit; he would give her no more, and if she lost it that must end her speculation. He told her that when she wanted to buy or sell he would do just as she said, and that he would not charge her a commission. His wife from then on acquired the habit of a broker. The first thing that attracted her attention was the market reports. She would often ask whether or not wheat was very low, and if it was, it surely must go up again. He would tell her that he was no prophet. She would keep firing the same question at him, re-

peating it over and over again, and his answer would always be 'I don't know.' Then she would urge the proposition that if wheat prices were at a low ebb didn't it stand to reason that they must go up? But Mr. Knell would still maintain that he didn't know. She would then get irritable, and taunt him by telling him that if he knew anything at all he would have had a house like Mr. Felz's long ago.

"She then said to him, 'Since you are so stupid and don't seem to know, at least I know; therefore you buy for me ten thousand bushels of wheat at 85 cents a bushel. Here is the five cent a bushel margin, in all \$500.' This he said he did, and as luck would have it, wheat rose from day to day, over which the wife was exultant. When it had advanced one cent a bushel she still thought that it would go higher, and she asked Knell what his opinion was. He had nothing to say. A few days afterward wheat rose another cent a bushel. Then she asked him whether or not it was opportune to sell. Again he didn't know. 'Well,' she said, 'I don't care whether you know or not. I do, and I order you to sell and close the deal.' He did this and brought home to his wife a \$700 check in which was included her \$500 margin. 'Aha!' she exclaimed, overcome with joy, 'this is the way to do business. I know how to do it and you don't.' As the market was unsettled she could not make up her mind what to do, but would wait developments. She had long been contemplating the purchase of a new set of furniture, ever since she saw that splendid set of Mrs. Felz's; but as she wanted to keep the \$500 for margin she would buy only \$200 worth at first.

“Wheat was still climbing upward. When she sold it, it was 87, but had now reached 92 cents. If she had only waited a little longer she would have made \$500 more. From that price it fluctuated slightly up and down. She believed it had reached the highest point and would go down. Everything does after reaching a high point. ‘Don’t you think so?’ she asked her husband. ‘Oh, I need not ask you, as you say you know nothing. I am sure it must go down. Now sell for me 10,000 bushels of wheat at 96 on a 5-cents-a-bushel margin.’ This he did; but instead of going down, wheat still went higher. Mr. Knell was forced to keep up the 5 cent margins and pay it out of his own pocket, or otherwise have her deal sold out. He told her about this, which made her nervous. For a whole month wheat rose and fell at times to such a price that if he had not kept up the margin her wheat would have been sold and she would have lost all of her \$500 margins and what he had put in, besides. All this time she was kept in a state of hysteria, only awaiting the time when she could close out the deal without loss. When that time finally arrived she did not ask him what he did not know, but ordered him to close the deal, out of which she barely got back her \$500 margins. As she had bad luck speculating on a declining market she again returned to speculate on a rising market, by which she profited on her first deal, and awaited her opportunity. This she thought had arrived when wheat was down to 90 cents, when she again had bought for her 10,000 bushels. From that price it went up and down, and in about a week it touched 93 cents. She quickly ordered her wheat sold. * She could not bear the nervous

strain for a month as she did in the last deal. This gave her a profit of \$300, on which she rested her oars for a time. She bought the rest of the furniture for that amount. At this stage she cleared in all \$500 with which she had bought furniture, and had \$500 left, which her husband had given her as margin money.

“But let me condense the story. She, continued to speculate, and in the course of a few months gained and lost, but lost more than she gained, till not only the \$500 margin money was gone, but double as much more which Mr. Knell had put up as margins. Mr. Knell told me that his dear wife cried like a baby; but it restored her respect for him, which was worth more than the loss, though it cost him more than \$1,000. Mr. Felz, whose success had led to Knell’s wife’s speculative fever, went into bankruptcy. Mr. Knell said his wife could not get over her complete failure. He tried to console her by reminding her that she got a complete new set of furniture out of her speculations, which she would not have had otherwise. Well, Rose, this is the story which Mr. Knell told me about his wife’s wheat speculations, and you will admit that it was as bad as stock speculation.

“When he told me all this I was reminded of what a miller told me about the business capacity of his son, who had told him how much money the boys were making by peddling apples. The father asked his son whether he would like to try it. Of course he would. ‘How much capital does it require?’ asked the father.

“ ‘Oh, for a peck about 25 cents,’ the boy replied.

“The father gave him the money and he started in business. When he returned his father asked how he got along.

“ ‘Tip-top,’ replied the offspring, ‘I sold them all and made twenty cents.’ ”

“ ‘Why, that is encouraging; now you have forty-five cents,’ said the father.

“ ‘No,’ the boy answered, ‘I have only twenty cents.’ ”

“ ‘But I thought you cleared twenty cents!’ the father exclaimed.

“ ‘Yes, I did. I had nothing when I started,’ was the boy’s retort.”

Mr. Candid, who had listened with great interest to these narrations, could not suppress his feelings, and at times gave vent to a hearty laugh, which drew the attention of the guests to him. They asked him what was the matter. He remarked that the story so precisely fitted an experience of his own, that at times he believed he was the principal of it, and that it was a dig at him, with another name substituted to save him from embarrassment. The guests were so interested that they insisted that he must tell his speculative ventures.

“Well, I suppose I must.

“Some years ago I read how much easy money could be made on the Board of Trade; that while an honest farmer could sell but one crop a year, a broker on the Board of Trade could sell it many times, as Mr. Trade had said. I had quite a talk about this with a commission merchant, who by his bull and bear explanations and other secrets of the trade with which he confidentially initiated me, so impressed me that I began to believe the farmer is a dunce, because he simply by hard work raises the crop and sells it but once, and allows the commission merchant, with no labor, to sell it many times over. Anybody can sell the real goods, but

it takes a genius to sell what he does not have. That is a trick most of us do not have the capacity of performing. However, I would try it. The commission merchant advised me to try a little at first, to learn the ropes.

“So I did. I gained and lost and lost and gained, and when John told about Mrs. Knell becoming so hysterical and nervous that she could not bear the load any longer, I could not restrain my feelings, as I had to go through the same torture. But I learned the ropes. I hung onto them, trying to regain what I had lost. To be prepared in case ruin should stare me in the face, I was learning how to put the ropes around my neck. However, I dropped the ropes before it was too late, and never after attempted to recover what I had lost in trying to learn the ropes in that or any other speculative venture.”

John, noticing that this topic appeared to interest his guests most, asked *Mr. Lange*, who sat close to him, if he could not tell of like ventures; to which *Mr. Lange* answered, “No.” Then *Mr. Lange* asked John if he ever had any experience in that line. John having told his so often that the fear of exposing his stupidity had worn off, frankly admitted that he was roped in for \$200 in mining stock, on which he was promised a 20 per cent dividend, but never received a cent. He lost all. This was not so bad, but it kept him worrying lest he would be assessed in addition to his loss.

“Well, gentlemen,” said John, “let me tell you. Few believe how much money these brokers and promoters draw from the people; and not, as many suppose, from the farmers mostly, but from the professional men, men

who are presumed to be the best informed, yet the promoters find that class the easiest marks to work on.

"This I believe must be attributed to their lack of business experience, and to their belief that all business enterprises pay, or why would anyone go into them? Another reason is because they have no business of their own to invest their surplus in, and those in their neighborhood, in which they could invest, offer but a meager rate of interest in comparison to the attractive bait the persuasive promoter is continually and persistently dangling before their eyes.

"From all I have gathered I feel sure that in our county alone, hundreds of thousands of dollars have been drawn out by these speculations, yes, and lost; completely thrown away. If this money had been invested in home enterprises we would have four times as many factories here as we now have, and these investments might have proven very profitable. In no case could they have proven as disastrous as they have been.

"If anyone approaches you with an investment with a promise of from 6 to 8 per cent interest, pay no attention to it, unless you know the inside of it, or you like the gambling element in it. As a general rule, the safety of an investment is measured by the rate of interest it bears.

"I have often wondered why there have not been organized insurance companies, insuring all kinds of credits and investments. Everything under the sun is insurable on the general average principle at a certain rate of premium commensurate to the risk. Insurance companies now insure merchants against loss in their book accounts; insure cities and states against loss by

their officers at $\frac{1}{4}$ per cent premium a year and less. In some states deposits in banks are insured against loss, and it will not be long before all investments can be insured. This will be a great relief to all the people."

John having exhausted his subject, called on *Mr. Caution* to give the guests the benefit of his many years' experience in speculations, but he kept mum. A painful silence hung over the guests. John ventured the assertion that more than one-half the guests at some time or other had had speculative experiences. There was no response. He became more aggressive and challenged all the guests to a bet, ten to one, that there were not five in the room who had not lost by speculation. There were no takers. He became bolder, and offered anyone who would state and show how much he was ahead in his speculations, ten per cent on such gains. Again no takers. He got more courage and added, "I will include the ladies," but all remained silent. The company thought that John's triumph might embolden him to such an extent that he would call on one after another, and persist that they make answer; and as this would be embarrassing to many, they consulted their watches and reminded their wives that it was time to go home. John thus unintentionally and regretfully broke up the party.

After the guests were gone Rose reprimanded John for his arrogant behavior. She said, "We had such a congenial party, and that you spoiled it toward the end is a pity."

John admitted he was to blame. Whenever he was allowed to dwell too long on a subject he became so absorbed in it that it ran away with him. He had realized

this as soon as he saw the guests grabbing their watches, but then it was too late to remedy it. The harm is done. We cannot undo it, so let us console ourselves that soon all will be forgotten.

CHAPTER XXII.

Second Year on the Farm. Inventory and Trial Balance. Cannot Agree on a Second Party

ANOTHER year had rolled away, and John took an inventory to determine the result of the second year's operation on the farm. He turned to his last year's inventory, and as the farm and buildings had had no change he left the value at \$8,550.00. To the live stock he added three cows, costing \$150.00, two pigs costing \$20.00. He lost one cow. He estimated the three horses at \$135.00 each, a total value of \$405.00; the 11 cows at \$44.00 each, a total of \$484.00, the three heifers at \$30.00 each or \$90.00. To the vehicle account he added one wagon, costing \$60.00, and depreciated 5 per cent from last year's inventory. The implements remained the same, but from this account he deducted from last year's inventory 8 per cent depreciation. He then weighed and estimated the grain on hand and computed the cash in the bank. After all that was done he proceeded to tabulate and transcribe as follows:

INVENTORY END OF SECOND YEAR

Rosedale farm and buildings.....	\$ 8,550.00
3 horses @ \$135.....	\$405.00
11 cows @ \$44.....	484.00
3 cows @ \$50.....	150.00
3 heifers @ \$30.....	90.00
2 pigs @ \$10.....	20.00
Live stock account.....	————— \$ 1,149.00

1 wagon	\$ 45.13	
1 buggy	90.25	
1 sleigh	27.07	
2 harnesses	45.12	
1 new wagon	60.00	
Vehicle account		\$ 267.57
1 plow	\$ 12.70	
1 harrow	8.48	
1 binder	67.72	
1 mower	25.40	
1 reaper	33.85	
1 hayrack	16.93	
Sds. tools	21.16	
1 sulky plow.....	41.40	
Implement account		\$ 227.64
Hay, 6 tons @ \$7.00.....	\$ 42.00	
Oats, 70 bu. @ 40c.....	28.00	
Barley, 40 bu. @ 50c.....	20.00	
Corn, 70 bu. @ 40c.....	28.00	
Potatoes, 30 bu. @ 30c.....	9.00	
Grain account		\$ 127.00
In savings bank, farm account.....		375.00
<hr/>		
End of 2nd year—total assets.....	\$10,696.21	
Beginning of 2nd year—total assets.....	10,152.40	
<hr/>		
Net profit 2nd year.....	\$ 543.81	

With the aid of the bank book and his cash book John proceeded to compare the inventory with the operating disbursements and receipts as he had done a year before, with the following result:

END OF SECOND YEAR

Disbursements.

Int. on \$10,000 @ 4%	\$ 400.00
Taxes and insurance	100.00
Labor outside	220.00
Family exp. accounted for	530.00
Sunds to bal. not accounted	36.19
Net profit 2nd year	\$ 543.81

\$1,830.00

Receipts.

Milk	\$ 700.00
900 bu. barley @ 55c	495.00
200 bu. rye @ 60c	120.00
60 tons of beets @ \$5	300.00
400 bu. potatoes @ 30c	120.00
Vegetables	65.00
Fruits	30.00
	<hr/>
	\$1830.00

Net gain on farm

\$ 543.81

With the \$36.19 sundries above, which was the discrepancy with the inventory, presumably paid out for small items, the balance was forced and agreed with the inventory.

From this second year's gain of \$543.81 they took as a dividend \$375.00 deposited in savings bank and added the balance of \$168.81 to last year's surplus. Of the \$375.00 John's $\frac{3}{5}$ share was \$225.00 and Rose's $\frac{2}{5}$ share \$150.00. Out of this John had the Trustee

Company invest \$200.00 of his dividends, and Rose had \$100 of her share, which was added to their investment funds.

John's remaining balance of \$25.00, and Rose's \$50.00 they have the savings bank credit to their private accounts. By this the farm's bank account was balanced.

After the accounts were posted in the ledger they showed the following balance at the beginning of the third year:

TRIAL BALANCE BEGINNING THIRD YEAR

<i>Assets.</i>	Page	
Farm and buildings.....	1	\$ 8,550.00
Live stock	2	1,149.00
Vehicles	3	267.57
Implements	4	227.64
Grain	8	127.00
		<hr/>
		\$10,321.21
<i>Liabilities.</i>	Page	
Mortgage debt	5	\$ 8,500.00
John's 3/5 int.....	6	900.00
Rose's 2/5 int.....	7	600.00
Surplus	9	321.21
		<hr/>
		\$10,321.21

The bookkeeping will not hereafter be exhibited. It is assumed that the farm accounts, John's and Rose's private accounts, and the investment funds will be continued as before.

John could have kept more detailed farm accounts, as is sometimes done on larger farms. For instance, he could have kept account of expense and income of each particular product, such as live stock, grain, dairy, etc., which would show precisely what would pay best. This he may have done, but if so it is not exhibited here.

The second year's operation of the farm had proven more favorable than the first, and naturally they felt contented. John was so pleased over it that he asked Rose how it would do to arrange for another party. She was surprised. "Do you suppose anybody will attend?"

"Why not?" he replied. "At our last party did they not have a good time?" "Yes," Rose replied, "they did until I served the dessert on which you spread so much pepper and salt by your arrogant talk, that no one would touch it, and left it in disgust. No, I don't think they will subject themselves to such insults again."

"Dessert? Why, they must have felt gratified that I spiced it and made it so unpalatable. If I had not, and they had devoured it, it would surely have spoiled their stomachs, and some might have become sick, and even died. Think of such a calamity! I could have been held responsible and have been sued for damages. No. My spoiling the dessert was a blessing."

"You seem," said Rose, "to have found an easy excuse for your rude behavior at our last year's party. You really turn it into benevolence. Do you believe a little dessert, cake or pie would do any harm?"

"No, not in itself, if it were not that it is eaten after you are satiated and then crammed down, after your stomach is already full. This brings the harm.

The innocent pie is continually proclaimed as injurious to health. This wrong impression has been formed because it is generally eaten, not because you have an appetite for it, but because it is a dessert, which not to eat would show a lack of manners or a breach of etiquette. What are the contents of pie anyway? They are flour, fruit, and lard or butter, just the right kind of mixture to make it healthful! How often, Rose, did we have our little quarrels when I wanted to eat my dessert first, and you grabbed it away from me. If all desserts were served first at meals, stomachs would not be loaded beyond their digestive powers, and a great general improvement in health would follow. Rose, you know I am no gambler nor bluffer. I will bet you \$10 to \$1 that if you consult the physicians in town they will confirm what I say, that well baked pie is healthful."

"O, pshaw," said Rose. "I won't bother about it. It seems you are always trying to turn the earth upside down."

"Not at all. I am trying to turn the earth downside up. If we have another party would you relieve me of my responsibility by serving the dessert first?"

"I guess not. How can you ask me to do such a foolish thing? Do you believe that because we are farmers, we are so independent that we can renounce the common rules of etiquette, and set up a new code of our own? Why, the papers, always on the lookout for the sensational, would at once grab at the opportunity we would offer them. They would picture our party, our dinner, as of the barbarian ages, and I as an ignoramus, crank or what-not. O, no, you cannot expect me to sacrifice myself for that, can you?"

"Sacrifice yourself? Gracious, no! You would immortalize yourself. You would be hailed as the savior of suffering humanity. The doctors would acclaim the innovation as the greatest health restorer of the age. All the papers, as you say, are on the alert for something new and original, and they would at once herald it around the world, and picture you as the greatest benefactor. You might even get the idea patented."

"What an odd fellow you must be! I don't believe there is a single person who will agree with your hypothesis. To put pie down as a healthful food is preposterous. During my whole life I have never heard a person who did not denounce it as a harmful food, and now you turn it around as a healthful food."

"Yes, it is if you don't ram it down after you are already full. I am sure that if your entire meal consisted of pie you could not overeat and oppress yourself, and excite your stomach to rebellion. The trouble is our meals consist of too many courses, all of which must be tasted, stimulating the appetite. If all meals were limited to a single course we would not be subject to dyspepsia and other ailments as we now are. Simple life and meals are the cure. Rose, I have worked out a prescription for a menu—sane, inexpensive, delicious, simple and healthy. Would you do me the favor of preparing it, and dish it out to our guests? I can give you the prescription."

"I should say not. Do you suppose I need a doctor to prescribe my dinner? Our guests are not sick yet, and will not be after partaking of my menu. Can't you allow me to manage my own affairs? It seems you have but little faith in my ability to manage my part

of the household. I have a prescription, as you call it, for our dinner, if we are to have one. The last one we had was a back number. I found that out when I attended a party in the city. They had a dozen courses and four different kinds of dessert, all delicious, and flowers in profusion. I took note of this, and to some extent will have our next dinner like it."

"Dinner? Are we going to have a dinner? I thought it was to be a supper."

"No, a dinner, like we had last year," said Rose.

"A dinner?" John asked. "Why, last year we had a supper in the evening, didn't we?"

"That again shows how much you are behind the times. A dinner is not a mid-day, but an evening meal. Your old time dinner is now called lunch."

John asked since when was supper a dinner and dinner a supper? He thought those terms designated the time when they were eaten, and had nothing in common, as to what kinds of meals were served. "For instance," he said, "breakfast is served in the morning, dinner at noon, supper in the evening. I suppose this is another fad of the upper class, so one can tell to what class one belongs. One who takes his dinner at supper time belongs to the select upper class, while those who take their dinner at dinner time belong to the common herd, the lower class. You accuse me of trying to set everything upside down: you certainly can do it better. In my blessed ignorance, if one would invite me to dinner I would be on hand sharp at noon. Rose, before I forget it, if you should give a dinner at supper time don't invite the guests to dinner but to supper, as I fear that they may be as ignorant of the fads as I am; otherwise

you will start our party far worse than I ended the dinner last year."

Rose said, "Don't bother yourself about this. I can manage it. John, you ought to have been at the city dinner I attended. Besides the food it furnished the stomach, it supplied food for the brain, sufficient to enliven the conversation, which was kept up the entire evening over the twelve courses and four desserts they had eaten. It was grand, magnificent."

"You said," replied John, "'the table was under a cloud of flowers.' How inconsistent with the hygienic teachings of to-day. How is it possible that this upper class who are so fearful of germs, bacteria, bugs and snakes will allow these flowers to unload their hidden germs and bugs on a dining table? I am not at all sensitive. I like flowers in their place, but please keep them away from our meals. I wondered, Rose, why you didn't tell me more about the magnificent dinner. Oh, I see. The day after you became so sick that you thought telling me about it would make you feel worse.

"Now, Rose, I do wish you would do me the favor of preparing our party supper after my prescription."

"Now, John, how can we? It would violate an old custom in vogue for a century."

John asked, "Why don't you apply the century custom to your hats, as well, and your clothing? These fashions or customs you change every month, and without any practical benefit, sometimes bringing on a torture; inconvenient, unbecoming, real ugly, all owing to the fashion tyrant. Now Rose, do you mean to say that what used to be my dinner at noon is now my lunch, like I used to take standing before a saloon counter?"

“No, no. A lunch is taken at noon the same as you used to take your dinner; but it is not the main meal, only a slight repast. We had better postpone this discussion, and continue it some other day, when you are more agreeable.”

CHAPTER XXIII.

Second Party Postponed. Wrangle About Dessert and Social Etiquette

“**A** LIGHT repast, is it? Well, of course I cannot expect you to serve a lunch, or repast, as you call it, but I think you could leave out the dessert without offending the guests, and oblige me. Say, Rose, I read a few days ago that our honorable Secretary of State at Washington knocked all your old table etiquette into a cocked hat. He had a hard time to get his wife to consent to it. She made the same objections you did. To overcome these, he told her that he would take all the responsibility for his new reform table etiquette, and explained to her how he would do it: After the guests were all seated at the table, and just before commencing to dine, he would arise, hold up his hand, and say, ‘Ladies and Gentlemen: You will please excuse me for addressing you at the beginning of our dinner, which for ages has been allowed to be done only at its close. But we are now in a progressive age, have torn ourselves loose from the old moss-grown precedents, which too long have kept the human race in bondage. The very atmosphere is pregnant with new ideas as to reforms, new laws, new customs, which, after the people have adopted them, will give them more equality, more prosperity, more contentment, more healthfulness. I need not longer dwell on these measures, as they will come one after another. At present I will speak of a reform which just now confronts us, our dinner.

“ ‘I suggested to my wife that we would, as our first reform measure, cut out all wine and champagne from our table, to which she at first strenuously objected; but after I gave her the reasons why, she consented. And these reasons are: All my ancestors, as far back as I can trace them, never allowed intoxicants at the table. Knowing that wine and champagne are most injurious to health, especially after a hearty meal, I always wondered why this custom was so long allowed to undermine the health of mankind, and that in high places, which justified the people in following the example set by the upper class.

“ ‘I often hoped that I would be placed in a position to remedy this, and as I am now, by the grace of the people, in this position, I shall not lose the opportunity. You understand that any new custom is soonest adopted by the people if inaugurated by or originated from a high source, and by persons in high places.

“ ‘As our capital city, and our state dinner, offers the best opportunity to amend a long standing, pernicious evil, therefore I have eliminated from our dinner all intoxicants, which I hope will be adopted as a national custom. That after its general adoption the health of our people will be greatly improved, will be attested to by all our physicians. Being actuated by such beneficent motive, I know you will not feel offended when, at the end of the dinner, you will not be served with the customary champagne, and I hope that you will enjoy yourselves better without than with it.

“ ‘Now, ladies and gentlemen, please arise, and let us drink—gracious, no! let us sigh—to the success of the

new-born dinner and banquet custom. May it prove a blessing to our country, now and forever.'

"Well, Rose, how effectively and smoothly the Secretary smashed the old custom without the least friction! Why can't we follow suit?"

"Follow suit! How often have you accused me of aping a century-old custom, as you term it, of serving dessert after a meal, and now you hasten to ape a secretary's fad, which is only a few weeks old, and which smashes fundamental customs.

"This secretary must have had an abundance of impudence to address his guests in the way he did, and force on them his hobby. Do you think he could do this sober-minded? I can't see how he could without some stimulant. Do you know what I suspect? He drank all the champagne reserved for his guests, otherwise he could not have acted as he did."

"Oh, no," said John, "he is a bold, courageous person, and when he is wrapped up in what appears to him a good cause, he is so stimulated by it that he needs no other, and fears nothing."

"Say, John, I have not read that in the papers, what you just told me, but I did read half a dozen comments and criticisms and ridicules on his hobbies. The secretary will be greatly disappointed if he believes his hobby will be followed."

"Ridiculed! Why, every new fashion from Paris, when it first makes its appearance, throws the people into convulsions, and in less than a month the women fall over each other to be the first to adopt them. I am not opposed to a fashion that is practical, convenient and be-

coming, but the continual change for the worse irritates me. The other day when in a street car there were about a dozen ladies whose hats were all of different shape and color, while the men's were nearly all alike. I had my eye on one conspicuously shaped lady's hat. The lady, noting that it had attracted my attention, asked, 'How do you like my new hat?' I asked, 'Is this the latest style?' 'Yes,' she answered, 'it is.' As it had not the least resemblance to any one of the other eleven hats, I asked whether all the others were out of style. 'No,' she said, 'that is something mysterious, which men cannot fathom, nor women explain. Well, how do you like my hat?' 'My dear lady,' said I, 'as I suppose you will like that hat the best which no one else would think of imitating, you surely have the one.' This seemed to please her better than if I had said, 'It is a nice, practical and most becoming one.'

"Well, Rose, the secretary has cut off the tip of the tail, why can we not cut out the whole tail, the dessert? This would complete the banquet reform nicely, would it not?"

"John, are you so conceited as to assume that you, a farmer, can set the pace for a new custom, because a high government official can? And even he will have but little success."

"Why not? A farmer is considered by the highest authority as the lord of all he surveys, the embodiment of independence in the highest degree, while the Secretary of State is merely the servant of the people. Don't you remember when even our President Cleveland said that he was the hired man, and of course all officers below him also? No, no, farmers are the mainspring of

our nation, and I do not see why we should not set the pace."

Rose was amazed at John's presumption, his self-esteem, resembling Roosevelt. He is cut out as a leader. If fate had dropped him in a higher field of activities, who knows but that he might have reached the highest pinnacle of fame? But in his present position his endeavors are futile, ridiculous.

"These high dignitaries," John said, "remind me of what I read in the papers a few days ago, relating to, as Cleveland would have phrased it, 'the innocuous desuetude of woman suffrage.' I do not intend in the least to resurrect the interest you once had in this question, but only to add one more chapter to my ten reasons why I was opposed to woman suffrage, which I gave you some years ago.

"This paper says that the wife of our ambassador to France gave her reasons why she was opposed to woman suffrage thus: 'While the leading women don't know enough to put pockets in their dresses, of which the men have a dozen; while they don't know enough to put the buttons on the front, instead of on the back of their dresses, so as to enable them to dress without having a servant at their back; while they encourage a continual change in fashion of hats, of dresses, and of apparel in general, and that of the most hideous styles. She would not trust them to have any part in the government of our country.' "

Thus they discussed the proposed dinner pro and con, and as too many cooks spoil the broth, so did they, though only two. They cooked, baked, fried, too hot, then too cold, mixed such incongruous ingredients in it,

and were so long about it, that the meats were overdone, the desserts dried up and stale, the liquids evaporated.

"Yes," said Rose, "this dinner is certainly spoiled. I am satiated and exhausted in the attempt at its preparation. It is too bad, as I had such a nice one planned."

John said, "How easily you get discouraged. You must practice more persistency. Say, why not make it all into hash, which it will be anyway when it gets into the stomach, thereby saving all masticating, and thus avert the danger of over-eating?"

This was too much for Rose. She felt terrorized. She really feared that if they dwelt much longer on the dinner John's mental faculties would become affected. He must have a touch of it now or how could he entertain such ridiculous propositions? To avert such a catastrophe she said, "John, I think the better way will be to postpone the party to some other year." And so they did.



THE CREAM OF THE FARM

CHAPTER XXIV.

Compromise on the Second Party. A Discussion of the Tariff

FINALLY, John and Rose having compromised about the dinner, the second party was arranged and held.

In spite of Rose's fears, the invited guests were all present except a few, and among those present was only a single Democrat. After the usual preliminary salutations, the conversation and discussion centered on a speech delivered by a Democratic candidate a few days previously. Our lone Democrat, of course, and a few Republicans attended the meeting, and it gave them an abundance of material for discussion.

Our lone Democrat said, "Well, gentlemen, it is too bad that every one of you did not hear our candidate. He went for the monopolists in great shape. Why, he did not leave them a shred to contradict him on. He would have convinced every one of the necessity of a change of government." John asked what his main points were. "Why," said the Democrat, "they were all main points! He said that discontent and unrest were floating over all the land, caused by the outrageous high cost of living. We have studied for some time to locate this cause, and at last have found it. It is the octopus trust and the robber tariff. Yes, he said all is plain as dirt. The trusts can make the prices as high as they choose, and the manufacturer can raise his price up to the 40 per cent protection. Give us a chance and we

will burst the trusts, and you will see how prices will tumble. Down with the tariff, and we will save you on your goods forty cents on a dollar.

“Why is it that the trust octopus and the robber tariff barons are making millions over millions? Because we allow them to and pay it all out of our own pockets. But wait; all things have an end. The Republican Party, the mother of trusts, has nursed it and prosperity to such a stage of opulence that it endangers the life of our nation, and therefore we offer our services to call a halt, to get prices down, down as low as we always had them in democratic times, down so low that everything will be in reach of the poor people. Yes,” he said, “you may depend upon it, our banner is, ‘Crush the Trusts and Banish the Tariff,’ and we will guarantee that the cheap times all are crying for will be with us again, as they always have been when we were in power. I tell you it was a fine speech!”

John said, “How easy it is to convert one if he listens to only one side of the question. I will wager that if you listen to the other side, you will admit that this speech, which seems to have convinced you, is all torn asunder, and has nothing left to stand on.

“Now what are the facts of this issue? I am not in the least interested in any trust, I know nothing about them, and I cannot say anything against or in favor of their methods. But as to their products, there is a question whether these would not be higher in price without them. My convictions are that large corporations can produce more cheaply than the many small ones, and if it can be shown that they take undue advan-

tage of protection in some cases, we could put such products on the free list. This is as far as I would go.

“Take, for instance, the beef trust, the one most condemned, whose products are the highest in price and the most complained of. This trust was prosecuted for violating the anti-trust law, and after a long trial in court, and after being subjected to a severe investigation, nothing could be found to convict it on, and nothing by which it could be held responsible for the high price of meats. It disclosed that the high price of meats is caused by the natural laws of demand and supply; and, further, that the packers make their millions by earning only one-fourth cent net on each pound sold. Their books showed only a reasonable profit on the many millions of dollars invested. I talked to a local German butcher about this, who told me that because he was used to the old method of butchering, he bought cattle from the farmers in the old way, which supplied about half of his trade, and the other half he bought from the packers. He believed that he could do better by buying all his meat from the packers, but continued partly in the old way because he was attached to it. He admitted that if it were not for the packers, who owing to their enormous output are able to utilize all the offal, which he had to throw away, meats would be higher still. The buying of cattle by the butcher stamps the assertion that the packer controls the price of cattle as untrue.

“Now as to the tariff: Most people believe that if the forty per cent duty on manufactured goods is removed, goods will be that much cheaper, and that the manufac-

turers' profit will be that much less; as if the manufacturers were making a clear profit at least equal to the amount of the duty, which we will assume to be forty per cent. The fact is that his profit may not be seven per cent, and in some cases nothing, in spite of the forty per cent duty."

Mr. Democrat wanted to know why such high tariff, if it gives so little protection, should not be reduced to ten per cent?

John said: "It might be so reduced in many cases, and be as much protection as the forty per cent. This high duty is imposed because, as distance lends enchantment to the view, so many people think that distance also adds value to an article. They take pride in being able to say, 'This is from Paris,' or from somewhere else abroad, although the home product may be superior. For this class the tariff is made high so as to discourage the buying of foreign goods, and those who do are made to pay for their folly.

"This is on manufactured goods. Now let us see about the high duty on farm products, which many say gives no protection. But it does. On wheat the duty is 25 ct. a bu., barley, 30 ct. a bu., potatoes, 20 ct. a bu., and on eggs, butter, and other products about 30 per cent. The average duty on all farm products is about 30 per cent. Here, again, we know that the farmer does not get as much more for his products as the duty imposes. Six to ten per cent duty might protect him as much as the thirty per cent at times, but not always; and to protect him all the time the rate is made high.

"Canada ships farm products in here, especially barley, in large quantities the whole year, in the face of the

high duty. Last winter, owing to our small potato crop, Europe sent millions and millions of bushels of potatoes over here in spite of our high tariff. It has been estimated that on an average the farmer is benefited by the tariff at least six per cent on all he sells from his products."

Our Democrat asked, "Then why not reduce the duty to six per cent?"

John replied, "While this might be adequate in normal times, conditions may arise when in the face of the high tariff there would be an immense quantity shipped in here and flood our market. This is proved by the large quantity shipped in here now, and if this is done in spite of the high duty, we may be sure the imports would be immensely increased by a low tariff, or no tariff at all.

"Take barley, for instance, which brings fifty-two cents a bushel here, on which the duty is thirty cents a bushel. We all know that because of this duty we do not get thirty cents a bushel more for it, or that we would get thirty cents less for it if the duty was removed, for then we would get only twenty-two cents a bushel, at which no one could afford to raise it.

"The principle of the Republican party is to protect all classes alike, and exclude as much as possible all foreign products which can be produced here as well as elsewhere, thereby reserving our immense resources to our own people."

Democrat. "In such case, what would prevent the manufacturer from putting his price to the high-tariff limit?"

John. "The many other competitors of our own

country. You must remember that we have free trade between forty-eight states of our Union, an extent larger than England, France, Germany, Austria, Norway, and Sweden. The competition among these states would make monopoly or agreeing on high prices an impossibility."

Democrat. "Why would it be impossible for them to combine and agree on high prices?"

John. "Yes, they might agree; but if they did, and thereby made a large profit, or only a profit a little over the average, this could not last long before others would know of it and build new factories in this line of industry, which would at once break up the combine, and create new competitors.

"In this large, wealthy country, where money is so abundant that it is loaned on a four per cent interest basis, any enterprise promising, say, six per cent interest or profit can get all the capital required, and therefore we need not fear that the benefit of a tariff is for only a favored few.

"If there is so much profit in the manufacturing line, why is it that every city and village has its business club, all trying their utmost to get factories in their midst, and as an inducement offer bonuses in addition to the high protection the government gives them? Can anyone explain why this is necessary if factories are earning immense profits owing to the tariff?

"Every country except England has tariff laws. Why should we allow such countries to sell in our markets duty free, when all we send over there must pay a duty? Do the foreign factories which sell us their goods pay any taxes here, employ any labor here, build up or sup-

port our country? No, nothing of the kind; on the contrary, they draw out our money.

“Do we not know that taking other countries as a whole, labor is only half as high as it is here? How can one compete with them under such disadvantages, as labor constitutes about ninety-five per cent of the value of manufactured goods? For instance, an engine costing \$3,000 weighs about 25 tons. The ore required for this iron can be obtained on a royalty of eighty cents a ton. Assume that the 25-ton complete engine, owing to waste in melting and contraction, requires fifty tons of ore in the mine. This you can get at eighty cents a ton, making \$40. Add \$60 for brass and metal, and we have the total cost of the raw material as \$100, and the balance of \$2,900 is labor of some kind, bodily or mental. To dig it, haul it, smelt it, freight it, cast it, roll it, plane it—in short, it is all labor of one kind or another, to complete the \$3,000 engine. If the engine builder were not protected by a tariff, it requires but little argument to prove that in that case labor would have to be reduced to the foreign standard; and if this could not be done, then the engine could not be manufactured here.”

Mr. Democrat wants to know why it is that farm machinery and sewing machines are exported to foreign countries in the face of the foreign duties, and then sold at lower prices there than here.

John admits that this to many looks like a corker, and it has been used by every free trader as an unanswerable argument against protection, but he explains: “It is a fixed policy of every manufacturer to operate his factory to its full capacity, as thereby he can best cheapen his production. In some lines, when the pro-

duction exceeds the demand, they naturally look around for other markets, and so try to introduce their surplus in foreign countries. Thus it happens that such goods are at times slaughtered to get rid of them, in foreign markets, and hence the lower price you hear about."

There happened to be a flour miller in the party who had had some actual experience in this line. He said: "Allow me to interrupt you here, as I can give you some facts in this case derived from my own experience. My mill grinds one hundred barrels of flour in ten hours. By having a traveling man on the road we can just about sell our ten hours' output, except in the fall, when the demand is strongest; then we run night and day for about two months, and make about two hundred barrels. At this rate the cost of operation and all other expenses is thirty cents a barrel, while when running only during the day and making one hundred barrels the cost is forty cents a barrel.

"A flour mill can be operated just as well night and day. If I could run the mill nights this one hundred barrels would only cost twenty cents a barrel, or the two hundred barrels day and night output would cost thirty cents a barrel. I, of course, exerted myself to find a market for the night output. I was informed that some mills sent part of their flour to England, as this is the only country it can be sent to without being subject to duty. So I corresponded with a flour broker in England, to whom I sent samples. I ought to have received \$4.20 a barrel, although at this price I made not a cent on the flour exported. But I saved ten cents a barrel by the double production, which enabled me to sell the flour at home at ten cents less, or make ten cents more

a barrel profit. Well, what was the result? The first account of sale the net proceeds for a barrel of flour was thirty cents less than it actually cost me; but the broker encouraged me to try another car, as the flour had to be introduced. So I sent another car, hoping to fare better, but it turned out about the same. But I still had hopes, and sent a third car. As I lost more on this than on the first, it broke the camel's back and I stopped exporting. When I tell you that for some of the flour exported I received fifty cents a barrel less than the same kind of flour was sold for right at the mill here, you would think it impossible, and yet it is a fact.

"If your Democratic speaker should hear what I have just said, he would use it as the most convincing argument that the tariff is robbing the people, and as a proof he would say: 'When a miller extorts from his customers at home fifty cents a barrel more for flour than he gets for the same grade in England, does this not show that he must make an exorbitant profit on what he sells at home and makes you pay for it?' when the facts are that all millers are well satisfied with a clear profit of from ten to twenty cents a barrel, or, say, an average of fifteen cents a barrel.

"These same conditions, with few exceptions, apply to the occasional cheap sales of farm machinery, etc., in foreign countries."

The Democrat asked, "If, as you say, the foreign trade is a losing game, why is it that so much is being exported, and why don't others stop exporting as you did?"

"Yes, most of them do. Some may cling longer to hope than I did," the miller answered, "and continue

longer losing money. Then, too, there are young men, or others young in business, who have not yet had any experience, and must pay for it in the same way I did, and therefore such experimental shipments will go on forever. It is an established fact that with but few exceptions factories could not exist here if all their products had to be sold in foreign markets, except those having a patent monopoly."

Mr. John tells of a mother's reasoning on the tariff. He said: "My mother, about twenty years ago, lived in a small house where her sons used to visit her frequently. Although she had seen eighty-six seasons come and go, she could read without glasses, having regained her sight about eight years previously. Ever since she left Germany she had received from the little village in which we were born, a little local paper about ten by twelve inches in size, which gave her the news, of which nothing escaped her notice. One morning she stepped into the little parlor, paper in hand, and said: 'Boys, what does this mean?' 'What is it, mother?' they asked. 'Why, I see in this paper from our old home in Germany that their woolen mills sent over \$50,000 worth of woolen goods, and it is predicted that after the tariff is reduced they will send ten times that amount over here. Don't we make woolen goods here?'"

" 'Yes, of course, we do, and plenty of them. But have you not often reminded us of the pitiable condition of the German workmen? Should we not give them a share of our abundance?'"

" 'Well, well, since when have you become so unselfish and charitable? I begin to think you are a better boy than I gave you credit for.'

“‘Mother, how often have you told us how thankful we ought to be that father brought us over here? In Germany we could never have had the opportunity which is afforded us here, and we cannot better express our thankfulness than by being charitable.’”

“‘Yes,’ said she, ‘but we ought to take care of our people here first, instead of those across the ocean.’”

“‘Yes, perhaps so, but this is the Democratic principle that is now trying to get into power.’”

“‘What,’ said she, ‘Democratic principle? Are they so much more unselfish than the Republicans? Are they working for the benefit of those in Germany at the expense of our own people?’”

“‘Yes, it seems so. By the way, mother, you ought to go on the stump.’”

“‘On the stump. What does that mean?’”

“‘That means going around the country and preaching protection.’”

“‘Yes, if all people were not selfish, if all those who dwell in a rich, resourceful country would share their riches and advantages with those not so fortunately located, in that case the theorist is right when he condemns the tariff and contends that all should be free to buy in the cheapest market without hindrance. But, unfortunately, the human race is not so unselfish. A rich country will no more divide its riches with a poor country than a rich man will divide with a poor man.’”

Our Democrat is still unconvinced. He is against the government, right or wrong. He says: “‘Pshaw! you can’t tell me that the benefit of protection is equally distributed. Why, the manufacturer is getting about all there is in it.’”

Here Mr. Claus gets him cornered. "Say, Democrat, what are you talking about? Don't you remember when you and I attended the meeting called by the Menominee, Michigan, Beet Sugar Factory people for the purpose of making a contract for the next year's beet crop with the farmers? This factory cost over a million dollars. It contracted every fall for its beets, and paid since it was built about ten years ago, \$5 a ton for beets, except last year, when it paid \$5.50 a ton."

Yes, he remembered.

"Well, then, do you also remember what a hot time we had when we were advised that they could not pay more than \$5.00 a ton next year, giving as a reason that the Democrats were bound to lower the sugar tariff?"

"Yes."

"And after a long wrangle we compromised, and the contract was so written that they would pay us \$5.50 a ton, provided the tariff was not reduced, but only \$5.00 a ton if it was reduced, and this contract you signed too. Is not this the honest truth?"

"Yes, this is true."

"All right. Did you not tell me that you had last year ten acres of beets, had an immense crop of one hundred tons, which brought you \$550, and did you not tell me this was the most profitable crop to raise on a farm, and that if you could get the help you would double the acreage next year?"

"Yes, I have this option in the contract, but if the tariff is reduced by which I will get only \$5 a ton, I think I shall not increase my last year's acreage."

"Because the tariff cuts your profit in two. But supposing you do double your acreage and raise two hun-

dreds tons of beets, and the tariff is reduced: this lowers the price of each ton from \$5.50 to \$5, and you will receive \$100 less for your crop. This loss you sustain by the robber tariff, do you not?"

"No, I have not, yet, and I may not!"

"Don't this show plainly that when a tariff is reduced it will first hit the farmer and the laboring man? These it will hurt most, and the greatest number who can least bear it

"Ten thousand farmers and laborers will lose to one single manufacturer, and these latter, although they will lose a larger amount, generally can bear it easier than the many thousand others. Then there is another condition. If the tariff should be entirely removed, no protection of any kind remaining, the factories may be compelled to put the price of beets down to \$4.50 a ton, at which price the farmer might be compelled to cease raising them altogether."

John thought the moment had come when he could give our Democrat the complete knockout. If this would not completely solve the tariff question, nothing would. He asked our Democrat: "You say that if the tariff remains the same as now, you will double your beet acreage, but if lowered you will not?"

"Yes."

"Well, this is precisely what will happen to all the productions of our industries in the land. What will be the result of the reduced output? As our miller told us, a higher production cost, which logically would raise the price of the goods produced. If these cannot be raised, owing to the cheaper price of foreign imported goods, or the price of labor lowered to meet this foreign

competition, then the factories here must close up, leaving our market to the foreigners and throwing our men out of employment, the same as was done to our merchant marine. Because it was the only enterprise not protected, it was swept from the ocean. If the reduction of the tariff meant only that much less profit to the manufacturer, but still enough to avoid the necessity of lowering the wages of our men, it would be different; but this is not the case. The first who will have to suffer by a lower tariff are the laborer and the farmer, as was shown in the case of the beet raiser.

“Let us now summarize the tariff:

“Tariff laws have been in vogue in most countries for centuries, and must have proven beneficial; otherwise they would not have been enacted or retained. Commerce is most sensitive to tariff legislation. If wisely adjusted and applied it will bring prosperity; if not, it will cause adversity. The tariff has been and will be the paramount political issue of our presidential campaigns.

“The United States, from its birth to the time of the rebellion, had low tariffs, mainly for revenue only; and in consequence had no factories to speak of. Nearly all manufactured goods were imported.

“The first high tariff was enacted during the War of the Rebellion, 1862, primarily to raise war funds, but incidentally it provided strong protection, under which unexpectedly factories of all kinds were built, employing a large number of laborers at good wages, and spreading prosperity over all our land.

“As the high tariff proved such a blessing, it of course was retained after the war. Under it our fac-

tories have grown to immense proportions, owing mainly to the immense market of our own country, enabling them to manufacture on a large scale, the most favorable condition to produce cheaply.

“Bismarck, about thirty years ago, said that he ascribed the marvelous prosperity of the United States to its high protective tariff, which induced Germany to adopt a high tariff system. Under it Germany is now outstripping free trade England, which formerly could defy the world to compete with her in manufactured goods, but is now alarmed at her loss of vantage.

“The goods of Germany and other nations are overflowing her markets, so that the people fear being swamped by them. They are beginning to cry for protection and it will not be long until the English government will have to give it.

“Experience has shown that as soon as a party hostile to a protection tariff comes into power, it throws apprehension into all our industries; and when the tariff is really lowered, stagnation prevails all over the land, production is curtailed, lower wages are paid—in a word, hard times.

“By such disastrous experience the people can best be taught the benefit of a protective tariff. And so they were. When the tariff was lowered they realized their mistake and reinstated the protection party to power, after which prosperity again blessed our country for some years. But sooner or later the politicians will again prejudice the people against the protected few, as they claim, and so the tariff will be continually used as a political football.

“That the general result of a low tariff will be hard

times, and of a high tariff prosperous times, has been clearly proven by actual experience.

"Gentlemen," Mr. Philoso said, "let me present this subject from a different angle. Supposing we were not so selfish as to exclude (as we do by our tariff) all foreigners from the benefits we enjoy, owing to our immense resources and opportunities, but were willing to share them with those foreigners less fortunately located. In that case free trade between all nations might benefit the nations as a whole, but it would be at a loss to us and other advantageously located nations.

"The result would be that all wealth, earning power, opportunities, and the standard of life would be more uniform the world over. But now comes the obstacle. A common laborer in foreign countries receives about \$1.00 a day, and for the same work a laborer in our country gets \$2.00 a day; together they get \$3.00 a day. Supposing you would say to our laborer, 'You ought to divide the abundant wealth you have here with the poor foreigner who is not so fortunately situated and has not the means to come over here. Be brotherly, divide with him. Allow him to make fifty cents a day more, and you fifty cents a day less, so you will both get the same, \$1.50 a day. By this sacrifice you will elevate him and alleviate the suffering of all humanity.'

"Does any one believe that we will ever eradicate our inborn selfishness for such a benevolent act? No, never."

Rose had waited impatiently for the gentlemen to get through with their tariff discussion, as she had dinner ready. She asked whether they had digested what they had discussed, and remarked that they were probably exhausted and would require some nourishment; and, if

so, she would be pleased if they would proceed to the dining room. Our lone Democrat, who was so thoroughly defeated and driven into a corner in the tariff discussion, was glad of an opportunity to get out of it, and so led the procession, including the ladies, to the dining room. "Now," he said, "let us sit down and pitch in."

After all were seated John rose and said: "Ladies and gentlemen! If I had the eloquence of our Secretary of State I could tell you a long story of this dinner, or rather, supper, why it took us so long in its preparation, and how finally Rose and I compromised on it. But as this is too long a story I shall not tax your patience. The only thing I wish to mention is, that this will always be known to us as the compromise dinner, or supper."

Here Mr. Philoso came forward and said: "Ladies and gentlemen, please arise." They obeyed. "Now, my dear neighbors, let us express our sincere thanks to kind Providence that he has been so good as to plant the seed of prosperity in the Republican party, which has borne us such bounteous crops, from which all have reaped so rich a harvest. And let us hope that this seed may be transplanted to any other party which may steer the ship of state, and that it may be so guided that our prosperity will be retained and not turn our horn of plenty into an empty dinner pail."

As this was another squelcher to our lone Democrat, he again said, "Now, let us all sit down and pitch in." Amid story-telling and joking the supper drew to a close, when there was a lull in the conversation. Our lone Democrat feared that to fill out the gap some one might renew the tariff discussion in which he was so terribly lambasted, and that he might again be bounced upon,

in the presence of the ladies, which would be the more humiliating. But he had recuperative power like his party, which although defeated time and again always bobs up again. He conceived a plan by which he hoped to divert the guests' minds from the tariff topic, so he proposed that some one should sing Auld Lang Syne. But no one volunteered. This he expected, as no one could sing it but he. Of course, he was called out, and he apparently hesitatingly responded. He had a good voice and sang until the rafters trembled. He was applauded, and this greatly retrieved his former self-esteem. But he had more in store by which he felt confident he would completely wipe out the humiliation he had sustained in the tariff discussion. Then the ladies were invited to sing, to which some responded with good effect, and there were many encores. John was itching to be called out, as he considered himself to be the star singer of them all, having once upon a time been selected by the singing society to sing a solo at their concert.

Rose noticed his eagerness and restlessness and said, "Say, John, won't you sing us the beautiful Abendglocken (Evening Bells), which you sing so often?" At last he was recognized! Of course he would. He sang it so softly and sweetly that he had to repeat it several times. Now he was in his glory. As in everything else in which he was absorbed he could not stop, so he sang all the old songs he used to sing in the singing society. After the last was sung they all joined in singing "America" and "The Star Spangled Banner."

Our lone Democrat felt so elated that he thought another exhibition of his superiority would completely redeem his defeat and restore his former eminence in

the eyes of his conquerors, so he proposed that some one dance a jig. But as no one could dance it except he, he could get no partner. He knew this, so he danced it alone with great eclat and felt happy and completely vindicated. It was now drawing towards morning, and the guests prepared to go home. While their preparations were in progress Rose whispered to John, how nice it would be if he, while the guests were departing, would be at the gate and sing "Gute Nacht" (Good Night). This would give the parting a nice rounding. Why, yes, how gladly he would! Thus, when the guests were some distance away, he sang his piece in such loud tones that it must have awakened the birds in the forest.

After the guests had all departed, Rose said: "Well, John, was this not a grand party? How much more so than the first we had, at which you with your rough corners scratched all present, so that they left in a hurry. Who should have thought that I in only a few years would be enabled to cut off your rough edges and polish your manners, by which this party ran along as smooth as velvet and as sweet as honey?"

To which John ejaculated: "*Ya, ya*, it don't take much to mould and polish a soft stone."

CHAPTER XXV.

Trips to Bermuda Islands, Hot Springs, and Natural Bridge

JOHN'S second life insurance policy for \$2,000 became due, and as he and Rose had never made an extended journey, he thought they were entitled to one, and that he would spend a part of this income for travel. He speculated where best to go. As the expense played an important part, they must plan the trip to conform to their purse.

He had often read about the beauties of the Bermuda Islands, lying in the Atlantic ocean, which have a summer climate in midwinter. He had also heard his father tell about the wonderful natural bridge in Virginia, and had often longed to go. He suggested the Bermuda trip to Rose, telling her that it would only take about a month, and they could be back before farm work commenced.

Rose at once agreed to such an alluring invitation, which would entail no expense on her. "Why," said she, "this will be splendid, just at the right time of the season, too. As regards our children, they are all of an age that we can leave them in the care of my sister, who will take them for a month with pleasure."

Preparations were made, and on the second day of April they started for the Bermuda Islands. On their way they stopped and remained a few days at Washington. Then they continued their journey to New York, and from there sailed on April the seventh on the English ship, Bermudian, for the Bermuda Islands.



HAMILTON, BERMUDA ISLAND

While passing out of the harbor there were many expressions of regret that nearly all the ships were foreign, hardly an American flag being visible. The sea was smooth. The next day they saw and passed many ships, but it was as when they left the harbor, they were nearly all foreign ships.

The passengers began a discussion as to the cause which forced an American, who wanted to travel only a few hundred miles on the ocean, to do it on a foreign ship, his own country having none. Some thought it is a shame that the citizens of the United States have to depend on the foreigner for their transportation. Such remarks as the following were heard: "Has not our country or have not our merchants the patriotism to keep up our merchant marine, to show the world that the United States of America is on the map?" "It is no wonder that other nations are getting the business, because our maritime trade is handicapped for the want of a merchant marine." "I have often thought about it, and must say I could never solve it, and never found one who could. But there must be a reason for it, and I should like someone to give it."

John had been an interested listener, and as he thought that he could give the reason convincingly, he said, "Gentlemen, allow me to give you what I think are the reasons. We all agree that our business men are the shrewdest in the world. If investment in ships paid better than in any other line, they surely would know it, and because it does not, they don't invest in them. The fault does not lie with the business men, but with our government, which protects all industries except our merchant marine."

“Ships can be built in foreign countries for one-third less, and operated for one-third less than here. This is hopeless competition. Gentlemen, you will have observed that the reviving of our merchant marine by subsidy, which question has engaged the minds of our congressmen for over twenty years, without any accomplishment, is again being seriously considered by our present congress, upon the recommendation of the president. The reason why it has failed so far is:—

“*First.* Because the term subsidy is very obnoxious to our voters and a scarecrow to the politician.

“*Second.* It is regarded as sectional because it is believed that it will benefit only those sections of our country bordering on the sea coast.

“*Third.* It is considered class legislation because it is proposed to subsidize only the larger and speedier class of ships. This last objection is the most tenable. If our protective tariff had been drawn so as to give protection only to the large, wealthy, progressive industries, it would have met with stronger opposition than the subsidy bill now meets; in fact, could not have been passed at all. Therefore, if we want to foster our merchant marine by government aid, we must do it on the same lines; that is, by protecting not only one class, but all, without discrimination. This we can best do

BY EXPORT BOUNTIES

paid principally on manufactured goods carried out of this to foreign countries, in American ships, large or small, fast or slow. Only by such an impartial system can we hope to induce our capitalists to invest in ships for foreign trade.

“There is nothing which more clearly demonstrates the benefit of protection than the decadence of our merchant marine. While nearly every other industry competing with foreign countries is protected, our merchant marine has been left to struggle unaided to keep afloat, and has had to retire from the ocean and surrender to the foreigner.

“That our ships, wherever they compete with foreign ships, labor under a most disadvantageous condition with no hope of reasonable earnings, is generally known, and the most convincing proof of this is that we have no merchant marine.

OUR SEA COAST CAPITALISTS

would like nothing better than to invest in ships, even if the net income would not exceed four per cent. There is something fascinating and patriotic in owning a ship, sailing to and returning from foreign countries, with but little exertion and labor to the owner.

“But no one ventures on these seas of commerce because there is not only no chance of a profitable voyage, but it is absolutely known before the start that such ship is going to its doom. Therefore the capitalist selects the more safe and more lucrative interior seas for his operation. Our merchant marine can only thrive by government aid,

OR UNDER FREE TRADE

and low wages, as we had before the war, when practically free trade was in vogue. But at what fearful loss to our home industries, which were then as scarce on land as now our ships are on the ocean!

“Upon protecting our industries, the flags of our ocean ships were transferred a thousandfold on our manufacturing plants, from one end of the country to the other, and spread prosperity beyond expectation. Of course this was at the loss of our merchant marine, but this is only an insignificant loss in comparison to our gain in manufacturing.

“We cannot have a merchant marine unprotected and our industries protected and have both prosper. The protected will thrive, while the unprotected must perish.

“All agree that a merchant marine would be of immense benefit to our commerce, and incidentally train our young men in navigation, so essential to our navy, and thus give us more prestige.

“Every stump speaker enthuses his audience most when he takes a ship, hoists a flag at its peak, points it to all parts of the compass, and promises that this is the way we will sail and show the world that we are on the map and on deck when we get into power.

“There is no appropriation the government can make which will so surely be repaid as the one to aid our merchant marine. But not as now proposed, to aid only the large and speedy ships, which mainly carry the wealthy tourists, who carry millions of dollars away from here to foreign lands. No, it must be for all ships that carry away our products and bring back millions of dollars to our shores.

“It seems to me that a bill on the lines above proposed has a better chance of passage, and is more equitable and effective, than the class legislation heretofore under consideration.

“What products are exported, and the amount of

bounty to be paid thereon, so as to give the best results, can be easily ascertained by the government statistical departments.

“All may as well take it for granted that we cannot have a merchant marine without government aid, and if we fail to extend this we should not wonder and lament that we have none.”

As this presentation was somewhat novel, the discussion continued to a late hour.

Next morning John and Rose were early on deck, so as not to lose the view of the island from afar. The sun had just emerged out of the ocean under a clear sky as the little island came into view. When quite near they noticed in front of St. George's entrance an old-timer, a square rigged brig, a foreign ship, lying at anchor.

St. George is the naval station on the north end of the island, while Hamilton, their destination, is the government seat, and is situated on the south end. They saw a launch coming out of the St. George's entrance, which they were told had a pilot on board. All were surprised to see that he was a full-blooded negro. This was a novelty, to see a negro taking full command of a ship with all its white passengers, whose safety depended upon his guidance.

The steamer kept close in shore, running parallel with it in a crooked course, dodging a coral reef here and another there, for these abound on all sides. The water is so clear that one can easily see the bottom.

When nearing Hamilton, John looked for the harbor piers, as he had never entered a harbor without these structures; but nothing appeared, all rock reefs and water. Finally they headed for a little opening between

two barren rocks, about fifty feet above the water, and ninety feet apart. The steamer passed through this entrance, and then ran about one-half mile, again dodging coral reefs, into a basin, which had a few docks built on its sides. At one of these they landed. There were but few ships in the harbor, and these again were foreign ships. Here their destination was reached. They entered a hack, and were driven to the Hotel Hamilton. On their way to it they observed what is generally considered the most conspicuous sight on the island, a large tree, about forty feet high, and ninety feet in circumference around its branches, in full bloom, with flowers of a scarlet red, without a green leaf on it. It looked like a large red ball, and is known as the sword tree.

John's long cherished hope that he might visit these islands had at last been realized—its descriptive beauty verified—it is a paradise! He described it in his home paper as follows:

“Bermuda is a jewel, a beautiful precious diamond, pinned on the bosom of the Atlantic Ocean. It is in nature a piece of luxury, not of material value. It has no natural resources to speak of—not even fresh water, which has to be gathered from rainfall. The only produce from which it derives a scanty income are onions, potatoes, and Easter lilies, and if it were not for the tourist crop, the population on the island—about 6,000 whites and 14,000 negroes—could not exist.

“The buildings on the island are nearly all fireproof, also the docks and fences, and almost everything is constructed of stone—even the shingles on the roofs. Building material is sawed out of coral rock, which abounds everywhere, just as we saw lumber out of logs.

“Nearly all buildings, including roofs and fences, which are of unusual height—from eight to twelve feet—and enclose every homestead, are whitewashed; and as the roads are also gray white it is dazzling and trying to the eye.

“The climate is superb, and with the flowers, is the main attraction of the island. It is now as with us in mid-summer—flowers of all the varieties we have at home, and in addition many tropical kinds are in full bloom and many remain so the year around. Flowers here, there and everywhere.

“Yachting is a great diversion for the tourist. There are about fifty yachts, nearly all of one size, about thirty feet long, and all propelled by a triangle sail. They are owned and sailed by negroes. They flit continuously back and forth between and around the different islands, and many are always in view from the large hotel veranda. They present a splendid, varying picture. Every other day there is a yacht race somewhere. There cannot be a more favorable place for yachting. Rose and I have often taken these little yachting cruises—over which she enthuses without end, and she cannot understand why I cannot appreciate all, as she can. How can I remain so complacent, with all these beautiful surroundings, while she drops in ecstasy at every turn and scene? When the first time she noticed the hues of the water different from ours, she rapturously exclaimed:—

“ ‘Look, John, how beautifully grand here the view
The waters, how costly, and heavenly blue,
And all around here how perfect, sublime!
There is nothing like it in our northern clime.’ ”

*“ ‘Yes, Rose, in part I will agree with you,
And that is, they are certainly costly to view;
But when I think of the more beautiful green
Which every day without cost can be seen
Right at our home, why then enthuse
Over all this blue—which gives me the “blues”—
While the tropical sun is burning my nose
As red as the brightest Bermuda red rose.
But I see “distance lends enchantment” to a scene,
And therefore the blue conquers the green.’*

“The roads are excellent, like the best macadam, and in many places they are hewn out of solid rock to a depth of fifty feet, and run in all directions over the island, which is about twenty miles long by one wide. These roads are used a great deal by the tourist. The native growth of timber was originally exclusively red cedar, but as the island has been inhabited over 400 years, the oleander and many other tropical trees and flowers are now growing wild.

“To keep in harmony with the luxurious surroundings, England maintains a navy yard, a few war vessels, and about a thousand soldiers here.

“The tourist, besides following the ordinary paths of pleasure, as carriage and boat riding, going to all churches to fill out the remaining time, switches on less sacred paths, which one seldom does at home, as going to theatre, concerts, and balls, at one of which I was invited to a dance. I bore patiently everything so far, but here I had to draw my line. What foolish things a person must put up with when traveling for pleasure. But nevertheless the island is a fairy land.



HOT SPRINGS, VA.

*In Europe they say,
"See Naples and die."
This to Bermuda
We can apply.
But why die?
When during my stay
I gained a pound every day?
Then why not say this:
"See Bermuda, and live!"*

HOT SPRINGS, VIRGINIA

They drove to St. George, the navy station, and to other points of interest, and after having been on the island ten days they boarded the steamer Bermudian for New York, stopped there a few days, and then proceeded by rail to Natural Bridge, Va., known as a wonderful natural architectural structure. On their way they would pass near Hot Springs, Va., a bathing place, known as a resort for the idle rich who bask in the height of fashion.

Rose, never having seen a place like it, suggested that they stop over for a day while they were so near it. John thought they would be out of place, but he nevertheless consented to Rose's wish. They entered a bus and with others were driven to the Homestead Hotel, the grandest in the little place. It was an immense building surrounded by large verandas. Here they had a chance to get initiated into fashionable society.

Although the many guests, nearly all from the large cities, presumably came there for recuperation, or a change of life, to enjoy and stroll around the beautiful

woods and surroundings, go bathing and exercising in the fresh air, they loitered their time away inside the hotel on the limits of the verandas. They slept until nine o'clock in the morning, dawdled a few hours away at breakfast; at dinner and supper they used about the same length of time, and then prepared for dress parade. They appeared in the height of fashion, with the intent to excel or to attract and draw the admiration and the envy of the other guests.

Rose called John's attention to this or that costume, the glittering diamonds, and to one dress especially which she thought must have come from Paris and must have cost more than \$1,000. John said, "That slouchy-douchy dress? I don't know what yours cost, but I know it did not cost over \$50, and I and most men will find it more beautiful."

Rose said, "Yes, you and the men. John, do you notice the men have large shirt bosoms which they display, and how straight they have their pantaloons creased and turned up at the bottom?"

"You bet I do," said John, "and this brings me back to my boyhood. When we bought our pants how anxious we were to get the creases ironed out for fear we would be ridiculed; and when they were too long at first and we had to wear them crimped on the bottom till they shrunk shorter, how we were teased about it. Well, the crease is not so bad, but the crimp on the bottom is a nuisance, gathering dirt and unsightly. I cannot understand how anyone should follow such a filthy fashion."

Rose had brought a book on etiquette with her, from which she had read a great deal on the journey. She was in hopes that it would excite John's inquisitiveness to

know what she was reading, and thus casually get him to study manners, of which he was so ignorant. Of course she did not remind him of it by frankly holding the book up to his face, as that would have infuriated him as a red flag angers a bull. So she never risked it. But she would tempt his curiosity by laying it down where he could see it and read it in her absence. But no use! John was not inquisitive, because he knew all the time what the book contained.

When at the dining table, amidst the many fashionable guests whose critical eyes would muster each other, Rose became nervous. She worried, fearing that John would forget himself and think he was home shoveling down his meals the quickest way he could with knife and fork, so as to get through in a few minutes. This was not so bad at the other hotels, when everything was in a hustle, but here one was put to the test and she feared the result.

Because of these apprehensions she mildly reminded John how careful all were to eat with the fork only. John noticed her anxiety and knew the cause. "Yes, I see," said John, "I will try not to forget. Not that I want to show my respect for others, but to please you, and save you from embarrassment."

By this he was again reminded of when he was a boy in Germany. "In Germany," he said, "we were taught to eat with the fork only. When we came here practicing this acquired habit, we were asked if all the Dutch had lame or sore arms. We were teased and ridiculed till we had to Americanize and eat with knife and fork; and after acquiring that laborious habit we were again forced to go back to the German custom."

In the evening they sat in the corner of the large reception hall watching the throng, parading, surging back and forth, gesticulating and conversing in an animated manner. The most obtrusive were two officers dressed in full military uniform with swords dangling from their belts. Then there were an artist and a group of actors, all dressed conspicuously to suit their vocation, so that by the flash of the eye one could know what they represented.

Rose wondered whether their station in life could so easily be detected by the clothes they wore; and if they could, whether they would be looked upon as intruders. These thoughts disturbed her and she felt abashed. John noticed her discomfiture and to allay her fears said, "All move and act with the greatest composure. Even the strutting officers, artists, actors and actresses who are so conscious that they are the cynosure of all eyes. But why not? They deceive no one as to their vocation. For instance, all know that the officers are ready to kill, the actors to play or sing, and if we are identified, to give them their daily bread.

"Here is a paradox. The ones who should be least considered are the officers, because their vocation is to destroy and kill, yet they are the most admired. Those who should be considered the most are the farmers, because they peaceably produce; yet they are esteemed the least."

"Yes," said Rose, "you may talk about a farmer's prominence, but it is of no use. If you mingle with this throng you will subject yourself to ridicule, snubs and insults. This is attested by our fear to mingle with them

and timidly keeping in the background, in the corner. Why don't you try to mingle with them?"

"Try it?" said John, "I don't need to try. I know I can. I can keep my head up as high as any of them, and if a fop insults me I will quickly resent it by going him one better, or worse. I might create a sensation which no one would fail to see or hear, and be honored as a hero. You know all honor a winner when he is on top, no matter who he may be or whether he is right or wrong. No, that I am not in the least timid, as you say, is shown because I keep in the background; this I do because you are the best company I can keep. But to show you my self-esteem I will now enter the arena, and you keep watch."

Rose became alarmed. "For goodness sake, don't," she pleaded. "Suppose you get into a quarrel with the officers. You say they are always ready to kill, and if one should only unsheath his sword and point it toward you I would swoon away in my little corner."

This led John to say, "When I think of it, those officers are really the most offensive in the multitude. They come brazenly around, have an undue advantage over all others, and therefore can defy all who differ with them, without fear. They are the ones out of place, and they ought to know it; and if they don't that is sufficient reason to ignore them. So do not fear that I will come in contact with them. I saw in a paper an illustration of a Washington ball. Here the military officers predominated, and it surprised me to see that all of them had their swords buckled to their belts. What a nuisance this must be to the ladies whose dresses get

tangled and torn by them. I wondered why such personages are tolerated at all on such occasions."

It was now past ten o'clock, a late hour for them; but as the air in the hall was quite warm they agreed to go out on the veranda for a while before retiring. They found the outside air more refreshing, as a light breeze was wafted to them from the near-by hills.

After a while they heard the clear tones of a whip-poor-will.

"Oh, my!" said John, "a whip-poor-will—the first I have heard since I was a boy, when I sat outside on warm summer nights. Why, this is delightful! Is it not strange how pleasantly one can be affected by so little? The tones in themselves are not musical, but because they are seldom heard, and then only in the night, and especially to me because they are associated with the happy times of my boyhood, they are most delightful."

Rose was interested to learn whether the call would be answered by the mate. John explained, "Oh, no, the females of birds do not sing."

"Yes, that is so. Then it must be his rival trying to excel. Is it not a strange coincidence that nature has endowed the male of the feathered tribe with the most beautiful voice and plumage, while in the human race it is just the other way?"

"Rose! it just occurred to me how much happiness I derive by recalling incidents happening in my past life. Then, too, the older we grow the more our thoughts dwell on the past rather than on the future. This is because in youth we believe the road to our end is long, that it requires all our thoughts and strength to get there; and

hence we are more concerned about our present progress than the future. But the nearer we approach the end the more we slack our pace and take time to look back. Then it is that you will derive either pleasure or sadness from your recollections. For instance, if by going back along the road you find only fortunate or happy incidents, and that you always followed the path of rectitude, in such a case these recollections will revive them again and give you great comfort. But, if not, the recollections will sadden you, especially if they should recall any mean or dishonest act that you were guilty of. All pleasures, especially those derived from pure motives, are not only enjoyed at the moment, but every time we recall them; so wrong doings not only distress us at the moment they are committed, but haunt us throughout our whole life.

*“What pleasure in our olden age
When turning back, page after page
In our memory book,
To find nothing therein contained
For which we need be ashamed
When backward we do look.*

“Rose, I have often thought that our public schools should give more time to the teaching of morals. The children should be taught that every wrong act will exact fearful restitution. We are all actuated to do things for gain of some kind. If we impress children with the idea that any gain wrongfully acquired will be at an enormous loss at the end, I believe it will have a whole-

some effect. Cause and effect should be constantly held up to them by examples in stories, in plays, and in every other conceivable manner. Well, let this suffice. I think we had better retire as it is quite late."

The next day was Sunday, and the ideal spring weather tempted them to take a stroll around the beautiful grounds. Every little while they were asked if they had seen the countess, who, they were told, arrived the night previous, stopping at a private residence. The whole village was thrown into excitement. It was circulated that the countess would attend church in the morning. Of course the church would be crowded. The chance to worship her, if none other, could not be lost. The little church was located on a beautiful roadway a quarter of a mile from the hotel. Early a stream of worshipers wended their way toward it. Though John detested worshipping humanity, to please Rose he meekly followed her guidance. As they were early they managed to get a seat inside of the church. The greatest number had to be content to remain outside on the lawn, but the opportunity to pay homage to the countess was a sufficient reward for their uncomfortable station. She was late, as such personages usually are, by which they wish to impress others with their importance. After a long suspense she arrived in an equipage. When she entered the church there was no seat vacant, but in an instant half a dozen persons jumped up to have the honor to seat nobility.

There was so much commotion and craning of necks that the minister, who had commenced his sermon, had to stop to quiet the worshipers of the countess, so that

he could be heard. His sermon was an appropriate exposition of the beauties of spring. After he had continued for some time he touched on bird singing. At this point there happened a phenomenal incident which stirred the whole congregation to a high pitch of solemnity. Just when the preacher uttered the words "bird singing" a mocking bird perched on the open window frame and sang its lay, sweet and clear, by which all were piously affected. It seemed as if Providence had dropped it there to give more effect to the minister's utterances. Some thought it was a special dispensation for the countess. The minister again had to stop until the bird was through with its song, and then continued without further interruption.

After the ceremony was over the congregation proceeded to walk out, all but the countess, who remained seated near the entrance, to give all a better opportunity to observe her at close range as they filed by. But this did not satisfy. The people ranged themselves along both sides of the walk for quite a distance. Then the countess majestically appeared and walked through the file of worshipers in triumph.

John said, "Well, if that doesn't beat everything!"

"Yes," said Rose, "this is awful, subjecting the countess to run such a gauntlet, such an insult. How embarrassed she must be by a thousand eyes staring at her. It is a shame."

John answered, "Why, no. This is just what she came here for. She glories in it. She accepts it as an honor, and so it is. You need not concern yourself about her embarrassment. No, you had better envy her pleasure,

the enjoyment she derives from the homage paid her. I don't blame her either for accepting these obsequious attentions. I blame those who so humbly extend them. 'What fools we mortals be.' I have had enough of this. Here everything goes against my grain, or I run against the grain, I don't know which. I must have been born that way, or I was born too many years ago—getting too old. Yes, I guess that is it.

"Well, Rose, I suppose you too have had enough of this high life and I hope you have not been infected by it. I think to-morrow we shall proceed to more natural surroundings, where we will feel more at home—to Natural Bridge. What do you say?"

"Why, of course," said Rose, "that suits me to a dot. I wondered what kept you here so long. I almost suspected that you might have found some one attractive to you or you attractive to some one else. Of course, I am glad to get out of here."

TO NATURAL BRIDGE

The next morning they boarded the train for Natural Bridge, but a few hours' ride. As soon as they arrived they took the only bus at the station, and were soon at the Natural Bridge Hotel, the only hostelry in the village. "Ah," said John, "this is more in harmony with our station in life, more like our country hotels; it just suits me."

The whole village had but a dozen houses. They were surprised at this, because they had thought that a place they had read about in school, and that had been re-



NATURAL BRIDGE, VA.

nowned for hundreds of years as containing one of the natural wonders of the world would, at least, be a good sized village, and would have several prominent hotels.

Of course the first walk they took was across the natural bridge, only a stone's throw from the hotel. Although it was wonderful, it did not come up to their anticipation. They imagined that it spans a large stream, but discovered that it crosses just a small creek, about 100 feet below. The span over the gulch is about 200 feet long and 40 feet wide. They descended to the creek and inspected the name of George Washington carved on a rock abutting close to the stream.

The next day John went to a barber's shop, but found the door closed. He was told that the barber was occupied elsewhere, and would be around in about an hour. In an hour he returned, the shop was opened and ready for business. John told the barber of his astonishment that the village was not larger, and the barber explained that most of the tourists stopped only long enough to cross the bridge and back, consequently larger and more pretentious hotels could not be sustained; and as there were no other resources the village was limited and its growth stationary. After he had been shaved he handed the barber the smallest coin he had with him, a 50-cent piece. The barber fumbled around to find change, when John said, "Never mind, keep it all; you deserve it, as you may not get another to shave during the day," which the barber admitted might be the case.

John asked the barber what his regular charge for shaving was. The man of the razor answered, ten cents.

"How foolish you are!" John retorted. "You are the

only barber in town—you have a monopoly in your trade. Why don't you grasp your opportunity as the monopolists do, take all you can get, or all people will stand for? No one can underbid you. Charge at least twenty-five cents. This is not unreasonable. The courts would uphold you as a reasonable trust, as you could prove that you were not earning a dollar a day at that rate."

"Twenty-five cents a shave!" said the barber. "I surely would be advertised as the greatest shaver in the country. No one would stand for it, or better, no one would sit for it in my chair."

"Here you are mistaken," said John. "If you are right that this would advertise you as the greatest shaver in the country, your reputation and fame would build up your little village into a large city, and you would become a capitalist."

"Things and services are not valued by their actual worth, but by their costliness, rarity and reputation. God knows that you are a rarity. Now, add to this high cost, fame and name. What is your name?"

"Arter."

"Well, we will change it to Artist. I am sure that you will make a success of it if you follow my advice; and if you do you will feel under obligations to me for giving it."

"If I can afford to give you fifty cents, being only a farmer, and poor in comparison with most tourists that come here, I believe you could just as well charge a dollar, as many would consider themselves as receiving full value by having the privilege of saying that they were shaved by the greatest artist at Natural Bridge. Yes, you better try it. Won't you?" The barber was so in-

flated by the prospective wealth and fame John held up to him that he could make no coherent reply.

John felt elated over the generous advice he had given the barber, and told Rose all about it, and how it affected the barber, who from now on would live in happy expectancy.

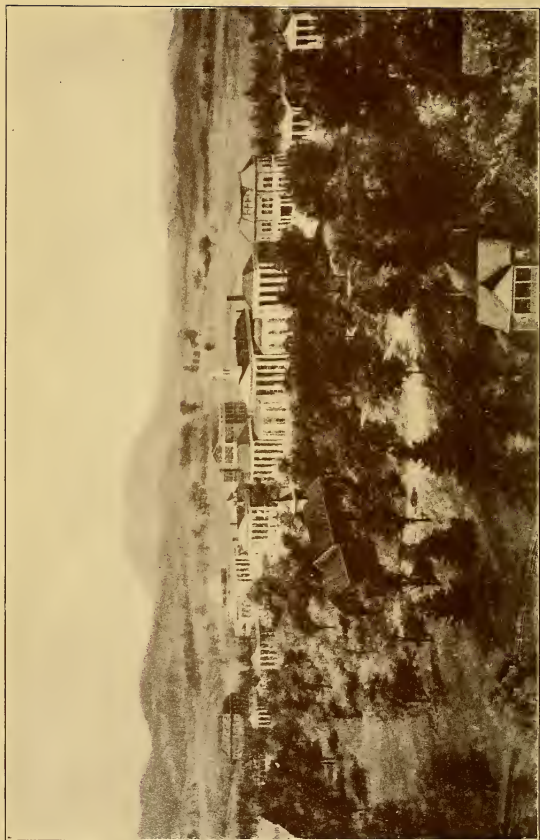
Rose smiled and marveled at John's sagacity. "I wonder," said Rose, "that you did not advise the barber to incorporate, because you are so fond of stock companies. He could call it the Natural Bridge Greatest Shaving Company, make Mr. Artist president, me secretary and you treasurer. If it promises as well as you made the barber believe, it might offer an opening for our Adam."

John exclaimed, "Shaving Company! Oh, no, this would suggest what it might develop into, and discourage all temptations. No, I would substitute Artist Company. This would be a better drawing card. As for our Adam, I would never want to see him associated with such institutions. However, we will drop it at present, and think it over when we are home and in a normal state again. We need not fear that anyone else will infringe on my schemes." After having seen all there was to be seen they took the cars for Lexington, Virginia, only an hour's ride. It has the Washington and Lee Universities and the military institute of which General Lee after the late Civil War was president. He and General Jackson was buried there. They remained only a day, and then entered on their homeward journey.

When they neared the depot, they were notified by the screeching sound of the locomotive that the train was waiting, which inspired John to exclaim:

*“Oh, what a strain,
When nearing a train,
That so warningly screams
From its surplus of steam.*

*But now this dire strain,
Is at once changed
To a most pleasing sound,
When we are homeward bound.”*



LEXINGTON, VA.

CHAPTER XXVI.

Their Silver Wedding. A Discussion of Socialism, Municipal Ownership, and Bellamyism

ROSE called John's attention to the approach of their silver wedding. "Well, well," said John, "already!" "Yes," Rose replied, "on Washington's birthday; and let me tell you we ought to celebrate it in grand style, make it a noble affair, and have a dinner as elaborate as a state dinner to excel everything in our neighborhood." "You mean a supper, Rose, don't you?" "Why, no; a dinner at supper time, don't you understand yet?" "Well, never mind," said John. "Do you intend to have a large party? You see, this might cut into our investment fund." "Well, what if it does?" replied Rose. "Don't you remember the very simple, inexpensive wedding we had, and without a wedding trip? Of course then we could not well afford a more expensive one, but now, twenty-five years later, I think we can afford to go to a little extra expense, being only once in twenty-five years, can't we?"

"I don't know about this; let me look up our investment fund and see how much it has grown in the twenty years since it was planted." He reverted to the compound interest table (Chapter V) and said, "Why, how fast it has grown! It must be in fertile soil.

My \$1,000 has grown in 20 years to	\$ 8,146.64	and your \$500 to	\$ 4,073.32
And on our golden wedding will be	30,047.30	and yours will be	15,023.15
" " " diamond " " "	46,878.60	" " " "	23,439.30
" " " 70th wedding day " " "	71,792.96	" " " "	35,896.48

"But let me stop here, for it will soon run into millions, which to possess will make anybody miserable, hated, distrusted and unpopular. Aside from this, I see our private deposits in the savings bank have increased considerably." These figures so enthused John that he feared he might become one of the hated rich, and forget all about the simple dinners he once tried to convert Rose to. He was now so reckless that he gave Rose *cart blanche* to the menu and its expense. Thereupon it was agreed to invite all in the country roundabout, and make it a most democratic affair.

Just before Washington's birthday a heavy snowstorm blockaded the roads, and Rose feared many of those invited could not come. But some of them did, and were profuse in their congratulations on their silver wedding. The conversation was animated, the ladies recalling the happy days of the past, while the gentlemen discussed socialism. "Yes," said Mr. Lang, "it is proposed that all productive enterprises shall be conducted by the United States, the states, or municipalities. Everybody is discussing it. The farmer is not directly concerned, but he, too, is infected by it."

After dinner the gentlemen withdrew to an adjoining room and continued the discussion. Mr. Abel said:—

"Now let me give you my opinion on municipal ownership of public utilities. As this question has been so thoroughly threshed out, I will only state the most salient features of it. The whole benefit, in a nutshell, lies in dollars and cents, and the service rendered.

"Some dispute this by saying, we don't care for dollars and cents, and even if a private service is better and cheaper than a municipal one, we want our own for prin-

ciple's sake. While this sentiment may influence some, I imagine there are but few who can be converted to municipal ownership by this sentiment.

"It cannot be compared to an instance where honor is at stake; it has no connection with the saying, 'Millions for defense, but not a cent for tribute.' As long as you are fairly treated, there is no excuse for ruining your fellow men, nor resorting to revengeful measures.

"The mainspring of municipal ownership is, what material benefit will it be to us? I admit that in many, especially large cities, public service corporations have made exorbitant profits on their franchises, while in smaller places I am quite sure some lost money, and on the average none have made more on their investment than any other industry, and are well satisfied with a 7 per cent net profit. If this is conceded, and good service rendered, then I cannot see the benefit to be derived by the people owning and operating public utilities.

"Now, if a private plant, with its superior economical operation, can only earn 7 per cent on its investment, we may safely assume that a municipal plant would not earn more than 5 per cent, if that.

"What benefit would be derived by the inhabitants if they would invest their money in a public plant earning but 5 per cent, when they could earn double this if they kept it in their own business and under their own control?

"The socialist, the main force advocating municipal ownership, does not stop at this, but embraces all sources of production and distribution, as railroads, street cars, coal yards, insurance, banks, all factories; in fact, nearly

everything. They even go so far as to take in the saloons on the theory that these too belong to the class of public utilities, because they only exist by the suffrance, or license, of the council.

“It is claimed saloons could be better regulated by a city than by individuals in that they could be better limited in number, kept better socially and morally, and would give to a city a larger net income, than all the other public utilities combined. What would such an evolution in our social life lead to?

“There would be created an office-holding class of immense proportions who would appoint the operators. They would control and manage all for which they were more or less fitted.

“The Democratic party, after the Republican party had been in continuous power for over twenty years, made this campaign argument from the stump: How can any other party get into power, when the party in power has all the government appointees behind its back, who will invariably vote for the party that appointed them?

“If these comparatively few can exert such influence over our elections, how much more would this be if the appointees of the government were increased tenfold! Some will say that all must go under civil service. That would mean an appointee to be retained in office during good behavior, perhaps for life. Others say that we could disfranchise them; yes, all this can be tried, but we will find it of no avail because there would be such a determined struggle by those in power to hold onto it, that any change attempted by which a rotation in office

could be attained, would be almost impossible of accomplishment."

John here entered the discussion and said: "Gentlemen, the whole socialistic agitation reminds me of the time I was on the verge of being converted to Bellamyism.

"It was in the prime of my life, always in a hurly burly, full of worry, so that I yearned to get out of hot water, and was in a receptive mood to grasp for anything promising to lighten my burden, when some one asked me, 'Say, did you read Bellamy?' I asked, 'What? Who? Why?' 'Bellamy's book. "Looking Backward."' I said, 'Pshaw! I have no time to look backward. I am looking up, on, and forward. 'Well,' he said, 'it strikes me the title is wrong. It ought to be "Looking Forward."' But no matter; here, take it along; read it, you will find it very interesting.'

"In the evening, after I had finished smoking, and was cozy in my easy chair, I said to my wife, 'Some one gave me a book which he says is immensely interesting. Please sit down and pay attention.'

"After having read a few pages we agreed it looked unpromising. Then I tried reading backward, to conform to the title, but this too proved uninteresting, and so I threw the book in a corner saying, 'Why, he is a crank.'

"A few days later I said to my benevolent friend: 'Say, you must have a queer literary taste to accept Bellamy as interesting. Why, he is crack-brained.' He asked, 'How much did you read?' I told him several pages forward and several backward. 'Well,' he said,

'you have not touched the heart of it. Keep on, keep on, it will come.'

"In the evening I told my wife that my friend had said to keep on reading and we would enjoy it. So we continued and read the book with the greatest of interest.

"All was so beautifully pictured that my mind was continually occupied with it, and to more fully grasp the realization of such a social evolution, I embraced every opportunity to tell others about it, hoping that thereby I could draw out a discussion by which I might be enabled to form a correct conclusion of the alluring millennium. But I seemed to be a bore to my listeners, and to some a crank.

"Nevertheless one day I asked a lawyer whose good judgment I highly respected:

" 'Say, did you read Bellamy?' 'Who?' 'Bellamy's book, "Looking Backward." ' 'No,' he replied, 'I have no time even to read what I must, my law books.'

" 'There you are,' I said; 'no time, always in a hurry. This book points the way to get rid of all the hurry, worry, and strain of brain. I know you would enjoy the change of life as described therein. Take it along, and read it at your leisure.'

" 'Oh, I can't. Can't you give it to me in brief?' 'Yes,' I said, 'come into the back room. Here is a cigar which is appreciated most when smoked slowly.' I hoped if he did, I could pin him down until I should get through.

" 'Now please sit down and take it easy.'

" 'I know when I give you the synopsis of this book, you will at first wonder that I gave it a second thought, but no matter, here it is.'

“ ‘1. Bellamy portrays social and political life as existing in the year 2,000. It is similar to a community of interests, or a colony, which in a small way, from time immemorial, has come and gone and exists to-day. But his plan embraces the whole of the United States and foreign countries. In brief, a grand National Trust.

“ ‘2. The people would own jointly all existing property, would build, construct and produce all that is required for the public welfare.

“ ‘3. Each would get precisely the same pay as the other, the common laborer as much as the most intellectual, the weak as much as the strong, the sick as much as the healthy. The pay is based on effort; as long as a person does his best, according to his endowed strength, it makes no difference how much or how little he produces.

“ ‘4. All have the same opportunities for education, which is compulsory from the age of 6 to 21 years. After this all must serve three years, to their 24th year, as common laborers, and during those three years every one is required to ascertain for what vocation he feels himself best adapted.

“ ‘5. After one has made his choice he labors in his chosen trade or profession to his 45th year, after which he is retired, but retains a general interest and oversight over the public welfare, and performs the duty of electing officers. A certain class elects the president.

“ ‘6. The stores, banks, and all other sources of production and distribution will be operated by overseers or managers appointed by a board of commissioners.

“ ‘7. There will be only one general store in each ward or precinct, which has only samples, on which the

quality and price is labeled, needing no further explanation. There will be no clerks to bother or to bother you, they only appear when you ring the bell, take down the order, check the ticket, and send it to the general warehouse, from where all is delivered to the buyer.

“ ‘8. There will be churches, but you need not go there, as every house has a telephone room so constructed that the full volume of sound will be wafted to it when connection is made. In this wise you can hear the sermon, the singing, the organ, all or as much as you can digest.

“ ‘9. Besides this there is a city band playing during every hour of the twenty-four, the program of which is in all rooms. These you may listen to, one or all; also at night, in case you cannot sleep, you can connect it in your bedroom until it will lullaby you to slumber.

“ ‘10. There are beautiful club rooms, offering entertainments of all kinds, in the most interesting manner, excelling anything in our present day.

“ ‘11. There will be no money; instead of this, there will be tickets by which all are paid. Of these each will get precisely the same each month for his labor, or for no labor.

“ ‘12. There will be no state government, no army, no navy, no taxes to pay, no saloonkeepers, no bankers, no politicians, nor lawyers.

“ ‘These, then, are the twelve commandments.’ The last one struck his vital spot, ‘no lawyers.’

“Although I saw his cigar was not half smoked, I feared that the last commandment would break the camel’s back, and he break loose, so I quickly summed up thus: ‘Now look here, would this not be a paradise to

live in? What enormous waste could be saved in production and distribution? I venture to say that it would exceed 75 per cent. If all need work only three hours each day to ten now, how much more time could be given to education, comfort and pleasure. No worry for the present nor the future, no struggle in life, no envy, no strife, no motive to lie, to deceive, or to cheat. Well, I need not enumerate them all, for I know your broad legal training can grasp them in a minute.'

"But I was sorely disappointed when he relieved his pent up feeling by bursting out with: 'All confounded nonsense! Why, this Utopia has been dreamed of from time immemorial, has been tried and always failed. What incentive to effort would there be?' I answered, 'More than now. Look at children in school: without material reward, they strive at times beyond their power to keep up with their mates. Look at our soldiers, with no incentive of material reward. They will offer their lives for merely the honor and fame it will bring to their names. Look at our office-holders: how many could earn more in other pursuits! and many, without any compensation at all, will work harder for the public than for themselves, mainly because they are continuously in the public eye. How content are they if they get the public approval of their services, so seldom appreciated! They would value this more than dollars and cents. No normal person wants to live in a community and be considered a drone, and be despised by all.' 'Well,' he asked, 'do you mean to say that a lazy subject should get the same as the industrious one?' 'Yes.' I thought laziness is a disease. It would be harder for any normal, healthy person to be lazy, than for a lazy person to

be industrious. The intention is that all shall exert themselves and do their best, according to their strength. Again he asked, 'And a person endowed with great bodily or mental ability would not fare any better than a weakling or a fool?' 'Why, no,' I replied, 'are you responsible for your strong body and cranium, and I for my frailty and foolishness? We are born that way, are we not? Because you can work out a problem with less effort in three hours than I can in ten hours, why should you expect more when you exert yourself less?' Now came the climax, when he asked: 'Look here, this will prove the pudding: would you divide, give all your holdings to such a community of interests?' We had now reached a practical, cold test. After gathering my wits, I answered: 'Yes, to get rid of my worry, and live a life in ease and comfort to the last of my days, I would. But hold on, before I do this you must draw up an iron-clad government bond, so that in case the trust should burst, all must be returned to me with interest.' He left in a hurry, with not even the hope that he would ever make a fee by drawing the bond.

"After so able and broad-minded an attorney, for whose experience and honesty I had great respect, had ridiculed the idea I completely collapsed and tried to dismiss the whole matter from my mind.

"But every little while I was regretfully reminded of the flagrant, unequal distribution of wealth, the concentration and consolidation of interests, by which immense corporations were created, and while through such combination cheaper commodities could be produced, and even if the people got the benefit thereof, still it would have to be at the loss of individual independence,

and at the loss of opportunities for young men to open up a business of their own; which is valued and enjoyed more than all the reduced price of commodities can effect.

"I have always thought that the income and inheritance tax, which is now recommended by the president, would in a measure keep down large accumulations, and hope that such laws will be enacted.

"Now, after all I have said, I fear we will hardly know where we are at. But in one particular, I can tell you where I am at: I am a Republican, have the utmost faith in the principles of the Republican party, believe it has done more for mankind than any other party on earth, that it will continue on the same lines in the future that it has heretofore, and is at present clearing out of our political field all noxious weeds, which are bound to spring up in the best of fields, carefully, without pulling out the good grain also. While I believe in republican principles as a whole yet, in some particulars, I thought they might have progressed faster. At times I was conceited enough to imagine that if I were a Bismarck, given absolute power to enforce any reform measure I might entertain, how quickly could I improve existing conditions.

"But it is perhaps fortunate that such power was withheld from me, as otherwise there might be nothing left to reform. The monotony would prove unbearable. People will rather be without easier life, and increased luxury, than to lose their independence. This I can best substantiate by my little launch cruise.

"Some ask, 'Why are you so foolish to cruise in your little launch, where you are cramped for room, in great

danger of being drowned, when you could cruise on a palatial steamer at one-fourth the cost, with far more luxury, comfort and safety?’

“My answer is, ‘I enjoy paddling my own canoe, even if cramped, more than if carried by some one else in a roomy, luxurious, safe, palatial craft, even if at less cost, and less danger.’

“Another illustration:—

“Upon a time I found myself surrounded by eight widows. They were so near as to influence my study of their peculiar habitations. They nearly all lived single and alone, within a radius of a block of my home. One of these lived alone in her large house on a large lot, which had ample room to comfortably house all eight widows. I said to my wife, ‘What nonsense! Why cannot these eight widows room together, instead of keeping eight houses? One would do. How much could be saved, and how much more pleasure be derived, by always having company.’ ‘Why,’ she said, ‘this would not do at all; they could never agree; each would rather live alone in a shanty than live with another in a palace.’

“So this shows how difficult it is to get the people to adopt a new order of things even if it will give more comfort at less expense. But while it is difficult for a speedy reformation, we are gradually adopting improved measures and slowly getting nearer perfection.

“I often hear the old folks say: ‘What are our people coming to? In our younger days all was better.’ I answer, ‘No, our people and existing social conditions are an improvement over those of earlier days. They will continue to improve, but whether we will ever near per-

fection is a question. That we will ever reach perfection is hardly to be expected. And if we should we would want a change, even if for the worse ' "

When the men rejoined the ladies they found them inspecting a tiny photo card. "We are comparing our present appearance," said Rose, "with that on our engagement cards. You remember our little tilt over them twenty-seven years ago, and my judgment is shown to have been right." "How John has changed," said Mrs. Sontag. "Yes," said Mrs. Candid, "he has changed considerably, but his hair, what there is left of it, is still dark." Mrs. Lure said his nice smooth skin reminded her of her baby. "Yes," said John, "I am getting younger." Mrs. Trade remarked, "Is it not queer that Rose retains her looks so well?" "Yes," John said, "Rose is so saving that she wears her feature dress without change, while I change mine every year, and am always in fashion. While the ladies bare only their shoulders, I do it higher up, on top of my head." "Well, John," said Rose, "did I not tell you that without these cards no one would have noticed our change in looks?" Rose then told the story of the cards. John admitted that he had been mistaken. "But that is not important," he added. "When it came to the real question, you must admit that I exhibited excellent judgment. In life's rose garden I selected the most beautiful one in it, one without thorns, and the most lasting; and that was you, Rose." Rose blushed, but it was with pleasure.

After the last guest had departed, Rose said, with a radiant look, "Well, John, while this was not a large party, I feel happier than I did at the first one." To which sentiment John heartily agreed.

CHAPTER XXVII.

Eva Gets Married and Departs From Her Childhood Home

A MOST natural event, hoped for, and yet accepted with apprehension, now confronted the parents, in the marriage of their only daughter Eva.

Rose had observed during her life so many marriages which had turned out disappointing that she looked upon matrimony as an uncertain thing—a gamble, its future clouded in mystery.

But what could she do? She could not choose a husband for her daughter, because the one selected by her might not suit Eva, or Eva might not suit the one she had selected; and even if her choice should be entirely satisfactory to both, it might be a great misfit.

She could not bear such responsibilities; she must let Eva follow her own inclinations without interference, and trust to fate. As Eva after marriage would move about fifty miles from home, it grieved Rose nearly as much as if she would lose her forever.

Eva being the only daughter, Rose could devote much of her time and ability to the education and training of her character, and she had done her duty in this regard better than is done by most mothers.

But she feared (as John did about Adam, when he left) that Eva might forget the moral lessons she had endeavored to instill, so at the final parting she gave her the following farewell precept, as a memorial:

*Now, Eva, for these many blessed years
From childhood to this, to you, eventful day,
You shared our home, were always near
Your parents who led you on the righteous way.*

*Although you'll lose a mother's constant care,
A father's sometimes sterner reprimand,
You never lose their love and sincere prayer
That truth and virtue escort you to the end.*

*So let us hope that all the moral lessons
Your parents wished your youthful mind to grasp
Have taken root, so they will never lessen
To be your constant guide as long as life may last.*

*You'll miss the company of many of your friends
With whom you lived a life of youthful bliss,
But youthful joys as everything else will end
When married life brings holier happiness.*

*And when in silent hours you meditate,
Your thoughts will often wander to dear home;
But as the scenes of childhood one cannot forget
So for the actual scenes the memory will atone.*

*And yet for all that's dear you leave behind,
You'll find a recompense in wedded life
If, as you have sworn, that for all time
You'll love each other, will be realized.*

*As you will feel a void, so we will miss
Your charming presence when you do depart,
But will console ourselves with memories
And keep your image ever in our hearts.*

*Now when you part from all these happy scenes,
The hallowed home, the garden, lake, and shore
Your whole life has embraced, let it not seem
To you as lost, and not to be restored.*

*So, then, farewell, our dear, your future guard
With whom you joined your future life this day
To share the joys and sorrows of your hearts
To him, your dearest, we give you now away.*

Now they stood at the parting of the ways, and it must be expected that this was a trying moment to the parents, who were so deeply concerned in Eva's future welfare.

Especially was Rose sadly affected, as she lost the companionship of an only daughter. With the blessings of the parents and many good wishes for her future, Eva tore herself loose from the dear ones, to enter a new life to which fate had ordained her.



LAUNCH EL TEMPO ON RIVER

CHAPTER XXVIII.

John Makes a Cruise, and Describes it in a Yachting Magazine Thus:

CRUISE FROM MANITOWOC TO OSHKOSH AND RETURN VIA
LAKE MICHIGAN, GREEN BAY, FOX RIVER, AND
LAKE WINNEBAGO.

*All sunshine without rain—
A weather all the same—
A sea always in calm—
In a cruise has not the charm,
As mixed with rain and shine,
With thunder so sublime,
With wind and roaring sea—
It breaks upon the lee,
And even a little wrecked,
When safely we get back
To port again,
I'll not disdain.*

I HAVE had in mind for some time to write up a cruise, if not all too smooth, for I consider a story of all love without tragedy, or music without variations, too monotonous. At last such a condition presented itself, which enabled and urged me to carry out my intentions.

The weather had been cold and dreary the whole summer, and we had passed the middle of August, when one would expect to see sunny skies, and I determined if I wanted to take a cruise I must take it now. So I informed my friend, Charles S., that we would go the

first promising day, which finally presented itself on August 20th. Our course was laid out to the North, past Kewaunee, Algoma, Sturgeon Bay, and to Bailey's Harbor, for the first day. Then to North Bay, Detroit Harbor, through Death's Door to Chamber's Island in Green Bay, to Menominee; then to Green Bay City, Appleton, and Oshkosh, where we intended to stay during the yacht-race week.

I must here describe our little gasoline launch. It is 35 feet over all, 7 feet beam, draws 30 inches, and has a little cabin 6 by 7 feet, the roof of which is laid on loosely and is filled between beams with 100 tin cans, and in emergencies can be used as a liferaft. The power consists of a double-cylinder, 8-horsepower engine, and it has two spars and sails stored underneath the floor, and only set in place when cruising on the lake. It has no cooking accommodations, as we depend upon taking our meals on shore at hotels. When necessary two men can sleep aboard, but this was seldom done.

Our party consisted of Charles S., his son Walter, his companion John B., Emil S., the engineer, and myself. Thursday morning, August 20th, opened up most promisingly. Mr. S., with his son, and John B., drove up back of my residence, on the river bank, near the dock, where our launch *El Tempo* was moored. Mr. S. was busy preparing things. My dear wife and daughters were preparing lunch, and at a quarter past seven o'clock all went to the dock preparatory to departure. My son came from across the river with a yachting cap, which he thought an important reserve, as on my last year's cruise I had lost my hat overboard at Hat Island, in Green Bay, after which I thought the island



POINT LIGHTHOUSE

had been named. Now all was ready; the lines let go; and, with good fare thee well, we sped out of the harbor into Lake Michigan, heading northeast for Two River Point.

What a glorious morning it was! The lake like a mirror, the sky without a cloud, the morning sun glistening gently on the blue waters, only the swishing of the spray from the speed of the launch breaking the quietude. We soon passed Two Rivers, when the Two River Point lighthouse came to view. When abreast of this, we came in view of Kewaunee Point, and at half past eleven were off Kewaunee Pier. By this time the wind had freshened to a summer breeze, which freshened still more when off Algoma, which was about 1 P. M., and we concluded to set our foresail, as the wind came from the southeast. After setting sail we all joined in taking our dinner, which consisted of cheese, ham sandwiches, and bottled beer, and our dessert, cigars. We were now abreast of Whitefish Bay and in sight of Jackson Port. Bailey's Harbor lighthouse now came to view, towards which we kept our course, but on nearer approach we discerned the entrance a mile to the west and a vessel lying at the pier towards which we pointed. Bailey's Harbor is a natural harbor or bay, or cove, protected by reefs on either side. It has a deep channel, about 1,000 feet wide and 20 feet deep, while the water above the protecting reefs, or ridges, is only about two to five feet. A buoy indicates the channel. We tied up to the pier close to a fish shanty, threw out our small anchor at the stern, so that in case the wind shifted the launch would not pound on the dock.

Then all proceeded to the hotel. It was now half past

five, and I 'phoned home of our safe arrival. We all agreed that we had had ideal weather, smooth sea, made 85 miles, and created a good appetite on our first day's cruise.

After supper we sauntered around the little village. I inquired about a certain gentleman, to whom my firm had sold flour and feed some 25 years ago, and who owed it over \$500—the amount it charged to loss and gain. I was told he had been dead these many years, but his wife was then still living.

At ten o'clock we all went to bed. Early the next morning, when looking out of the window, I observed a dark sky, a strong south wind, and the lake in the process of commotion, and remarked to my companions that we were cooped here for the day. After taking breakfast we all proceeded to the dock. I asked a life-saving officer whether he thought we could go out and get around the point, after which we would have fair wind and the sea running with us. He did not know. Then I asked a fisherman, and he thought we might try it. So we did, and steered through the channel to the buoy. The sea was making fast and broke with awe-inspiring breakers over the shallow reefs. We were pointed square into the head sea, and took three seas over our bows. We now ran towards the stake and turned north, running with the wind and sea towards North Bay, our objective point, eight miles distant. The waves rolled high behind us, but as they were not choppy, but long, ocean-like, our little launch labored most gently. As I had never seen her in such high seas, I looked behind every little while to see if any of the high seas would wash over the stern, but was relieved to

find that they did not. After having been out one-half hour, we could see North Bay, but did not discover the entrance. After a little while we saw a reefed schooner pointing to where we thought the entrance ought to be. We surmised that she was running in there for shelter, as the wind was increasing and ahead, which afterwards turned out to be correct. So we pointed our launch on the same course, and saw breakers on two sides of us, and kept our course in the middle where the water appeared more quiet, indicating deeper water. In ten minutes we had passed the entrance, and now entered the smooth inner North Bay, which is about five miles long, east and west, by one to one and a half miles wide, north and south. The wind was now howling through the trees from the south, and we tied our launch on the south shore to an old pier, where the water was as quiet as in a river.

A feeling of peaceful contentment crept over us all, as we had escaped the dangers of the sea and were now in the quiet harbor while the elements were at their height.

We all went on shore. Walking along the beach, we heard the hammering of carpenters. We followed the sound and found a Norwegian building a small cottage. We asked him if we could find accommodations near by. He said no, but we need not go hungry, as he would have pity on our souls. About a mile along the beach, towards the lake, we saw a cottage and what appeared a small boat on shore, towards which we wended our way. Coming to a fish shanty, in which a lone fisherman was eating his breakfast, we inquired about the way. He laid down his knife and fork and offered to show us the

way. After guiding us for about ten minutes he pointed out the path to us. I gave him \$1 for his kindness. After a ten-minute walk we arrived at the cottage, which we found out belonged to a concert troupe manager. There were three gentlemen and three ladies and a few children in the party. He told us that he had purchased forty acres of land, and intended to make this his summer home. A gentleman was painting the cottage dark green. I told him this was a mistake, as all the surroundings were green; it would be better to paint it red, with white trimming. This seemed to impress him most favorably. He consulted his companion, and I should not wonder if the cottage were red and white when I visit there again. They further told me that they had given a concert at Manitowoc. We were treated to a lunch, lemonade and cigars, and they regretted they could not provide lodgings for us, but they recommended us to a Mr. Marshall, across the bay, who kept boarders, and would be glad to have us stay with him.

"Why," I said, "the wind is blowing a gale; we cannot lie over on the other side of the bay." "Oh, yes," he replied, "there is a little cove and a pier and five feet of water. All the yachts dock there." This looked tempting. I ordered my men to bring the *El Tempo* from her moorings at the old pier. After its arrival we crossed the bay for the little pier in a cove, which only took ten minutes. The wind was south. We found the pier built of logs, like a log house, the butts of the logs protruding. It was about twelve feet wide, and, as we had to lay at the end, our launch overreached the corners about twelve feet forward and aft. There was a little sea, and as there were no fender piles the

little launch was in danger of getting damaged by the butts of the logs. We attempted to put down planks in front of these logs, so that the launch could lie safely against them, but could not make them hold. Then we threw our small anchor to windward, so as to keep the launch riding away from the dock.

All our satchels were on the dock, to be taken to the hotel. Now the wind changed to the southwest, the most unfavorable course for a launch, and blew a gale. I at once saw that we could not remain, and ordered all our baggage to be taken aboard again. By this time the resorters had gathered on the pier; men and women helped to hold the launch away from the pier, so that we could get away. The lines were cast off, and we again started. All jumped on board, and we pointed away from the pier across the bay. But, lo! the propeller wheel struck the protruding dock logs and broke one of its two blades, which stopped the headway of the launch, leaving her at the mercy of the sea, and threw her on a ledge of rock, on which there was about fourteen inches of water, alongside the pier. A long line was then thrown ashore, and all the resorters, ladies included, pulled on it, so as to get the launch as much as possible out of the water and out of the force of the waves. My notion to scuttle her was not necessary, as she lay upon her side and filled in a few minutes. There she was; nothing could be done until the sea went down, excepting to take out cushions, sails, oars, spars, anchors, and all things movable, which we laid on the pier.

After these last rites were performed we prepared for dinner. We all agreed that an actor's advice and information as to navigating into harbor or cove must

not be given much credence, for if we had followed our own inclinations our shipwreck would not have occurred. The little cove into which we were lured might be safe in perfectly smooth seas, but a death trap in any little wind from the southwest.

The dinner was not partaken of with the best of appetite. Mr. Marshall, our landlord, consoled us by saying we were not the first wrecked there, and that about four miles on the road to Sister Bay there lived a fisherman with his four sons, who was an expert wrecker, and had rescued many out of the same hole we were in, and was reasonable in his bills, as wrecking charges go. Of course, I must see him at once, so he furnished me with a buggy and driver, who made daily trips to Sister Bay.

We departed at 2 P. M. The wind was holding its own. The little launch rolled gently back and forth on its side, the stern chafing on a log in the pier, which at each roll made a mournful sound. This affected me about the same as it would a mother, hearing the groan of her sick child. I was relieved when we drove away from this sound, but then again was reminded of the still raging storm by the rustling of leaves of the forest trees. While this at other times was music to my ear, now it sounded like demons. We now arrived at Fisherman Monsen's house, who promised to be there next morning with his four sons, with tackles, etc., provided the wind died down.

From here we drove to Sister Bay, six miles distant, from where I telephoned to my family that we had had a splendid run from Manitowoc to Bailey's Harbor; that we left there for North Bay in a heavy sea, and were now safe at North Bay, but caught on the lee of the



EL TEMPO ON BEACH, NORTH BAY

bay at a small pier, from which we could not get away, and that we might have to stay there for several days, as the storm was severe. Here I bought several kinds of nails and some other material, which I thought might be used in our wreck; but they were not needed. On our homeward drive I observed, as expected, that the wind had spent its force and was slackening. When in sight of the launch I noticed that she rocked less and the sea was more quiet.

We all now went to supper and had quite a discussion how and in what manner best to get the launch off, and how much, if any, she might be damaged; and how long it might take to get everything in shape again. After supper we sat with the tourists on the veranda. We noticed that the rustling of the leaves was getting fainter and fainter, and felt hopeful that the morning would bring us favorable weather to proceed with our wrecking expedition.

At about 10:30 all were in bed. From my window I could at times faintly hear the groaning of the launch chafing against the pier, and in spite of the most favorable prospects for the morning I had but little sleep. At the dawn of the day I was up and found the wind and sea down, the launch lying quietly awaiting the wreckers, who had promised to be there at 7 o'clock sharp. After breakfast I walked impatiently up and down the bank, awaiting their arrival. In the meantime our crew had lifted down the cabin deck into the water, testing its buoyancy, and found that it would easily carry our crew. Finally, at 8 A. M., the fishermen arrived with tackle and ropes. Now all went to work turning the launch on an even keel and then bail-

ing her out, when a hole about 3 by 4 inches was discovered on the water line, which had been pressed in by a stone of that size, lying on the ledge. This was repaired in less than one hour. She was now examined all around for leaks. After going over the seams she was pronounced O.K. The broken propeller blade was found still firmly embedded in the butt of a protruding log in the pier. We placed a set of reserve blades on the wheel, and now set the tackle for launching, and in less than one-quarter of an hour had the launch afloat alongside of the pier. Now the cabin deck and all the belongings had to be replaced, which took us to about 2 o'clock. The wrecker's bill was \$20, which we gladly paid. We paid our landlord, took our grips aboard, and at 3 o'clock cast lines to proceed to our next point, Detroit Harbor, 16 miles distant, which we expected to reach in about two hours, as the weather was ideal, no wind or sea to contend against.

We breathed a breath of relief at having fared so well in our first shipwreck. I took an extra cigar, to appreciate my contentment so much the more. We pointed out of North Bay, and before getting out to Lake Michigan I heard the engine racing, and was informed that the shaft coupling had cracked. This again dampened our fond prospects. We put our sail up, and in a light breeze sailed to our little pier again. Mr. Chas. S. volunteered to drive to Sister Bay to get two rings shrunk on the cracked coupling, which would only take about one hour, and we expected him back a little after supper. The launch was now pulled away from the treacherous pier and anchored in the bay. Emil S. and John B. remained on board. After supper we awaited Chas. S.'s

return. We waited till 12 o'clock; but no Chas. S. in sight, and I went to bed; but after one-half hour I heard someone whistling and hallooing, which I recognized as being Chas. S., and I surmised that he had returned and called to the launch at anchor, to let them know that he had laid the coupling on the dock, so it could be put on early in the morning. Now he came to my room and said: "Oh, I had an awful time." I asked, "Have you got the coupling?" This was the most important matter to me. "Yes, yes; but wait, wait—an awful time—at Sister Bay the only blacksmith there was drunk; then I had to try Ellison Bay, four miles further. Now, it was past working hours; and so I had to hunt him up around town, and at last, induced by an extra fee, he consented to open up the shop. I paid him \$2.00 for one hour's work, the highest wages he ever earned in his life." "Well, have you got the coupling?" I asked again. "Wait," he said, "till I come to it. Well, it was a most disagreeable trip; roads not the best, the buggy without springs, and I was reminded of my younger days, riding on a lumber wagon. It was dark and cold, as we had no robes. But this was not the worst. After I had paid the driver \$4 for the drive, and when he had proceeded some distance on his journey towards his home, which was about four miles distant, I was reminded that I forgot the coupling, and he was taking it back with him. Now I sweated blood. I ran, hallooed, whistled, till I finally drew his attention. After having chased him over half a mile the precious doctored coupling was in my possession, and I laid it on the dock." I could not resist laughing aloud in my bed. "But this was not all," he exclaimed. "By gosh! I must have

dropped my pocketbook in the buggy." He fumbled around in his pockets and searched the room for a quarter of an hour. I had another chance to laugh. What mattered a pocketbook to me, as long as I knew he had the coupling. Finally he exclaimed with a sigh of relief, "Here is the confounded thing!" and went to bed saying, "What fools we mortals be." I pretended to sleep, surmising that he regretted having entered the cruise with me, with which I did not feel like disagreeing with him, and we were soon asleep.

Next day was Sunday, and we knew that breakfast would not be served till 8 A. M. When I arose the launch was at the dock again and the coupling connected, ready to start. We took breakfast, went aboard and continued our cruise, which was intended to be made to Detroit Harbor. The sky was clear, the wind freshening up and the sea making from the northeast dead ahead. After entering the lake, we concluded that the wind might increase, so that we would have hard work with the head sea. While going to Sturgeon Bay Canal we had the wind and sea with us, and a chance to reach Green Bay City before evening; so it was agreed to abandon Detroit Harbor and proceed to Sturgeon Bay. The wind was freshening up, and we hoisted the main and foresail and made good time, arriving at Sturgeon Bay at 12:30 and took dinner at Hotel Waldo. We intended to start for Green Bay after dinner, provided my son-in-law, Dr. R. W., who intended to take a little trip, was not at home in Menominee; but after telephoning we found him to be at home, so our course was changed to Menominee, about 22 miles northwest. We left at 3 P. M., and arrived at Menominee at 5:30. The wind and sea



ENTRANCE STURGEON BAY CANAL

were quite strong from the northeast. We had both sails set. Some of the party were seasick for the first time. I stayed with my son-in-law, and the rest of the party at the Stephenson Hotel.

The next morning the sky was cloudy, the wind brisk from the northeast, with quite a little sea running. We all proceeded to our launch to continue our journey to Green Bay, which was about 53 miles south. It was now 10 A. M. When just out of the harbor pier, where the inrolling sea is the heaviest, our launch rolled fearfully, so that the electric batteries fell over and broke the wire connections, which disabled our electric spark, on account of which the engine stopped. We were in danger of being thrown against the butt of the harbor pier, but by quickly setting our sail we managed to get clear and sailed slowly to the north, parallel to the shore. After this close call it was suggested that we turn back into the harbor, but as the engine was going again in less than ten minutes we resolved better to proceed, as the wind was favorable. For the first six miles we had to run in the trough of the sea, about east-southeast, to clear Pestigo Reef Buoy. After that we pointed about south-southwest, with the wind nearly east-northeast. At about 11 o'clock it commenced to rain, continuing for about ten minutes. This was the first rain on our cruise, of which we had our fill thereafter. We now took our lunch and after-dinner smoke, and looked out for Long Tailed Lighthouse, the entrance to Green Bay Harbor, which finally came to view. The wind was dying down and the sun battling with the clouds, gradually gaining the mastery, and we entered Green Bay Harbor in a clear sky and balmy air, which was encouraging. It was

now 4:30 P. M., and we concluded that we had better run to Depere, where we would arrive before supper.

The young men in the party agreed to take the trolley for Green Bay in the evening to see the sights, as it was only about a 20-minute ride. We stopped at the California Hotel over night. Aug. K., the proprietor, we discovered, was born in Manitowoc.

Our next point of destination was Appleton. As I had taken the trip before, through fourteen locks was too tedious for me, although the scenery is like a miniature Hudson. The next morning I went by rail to Appleton to stop with my friend, Judge Fred H., to await the arrival of the launch, which was due there at 1 P. M. Mr. H. was confined to his home by hay fever, account of which he did not take this year's cruise with me, as he did last year. The launch arrived at about 1:30 and the crew took dinner at Mr. H.'s. After dinner I went aboard again, adding to our crew Mr. H., Jr., who offered to pilot us to Oshkosh. We left at 3:30, going up the river to Menasha and into Lake Winnebago. It was now 5 P. M. We pointed south to Oshkosh, which was about 15 miles distant. The weather was glorious, and the lake smooth. A little island, 10 miles away, loomed up in the distance, but it took longer than we expected to get abreast of it. Somehow or other it seemed that our launch did not make its regular speed, which was accounted for by the fact that the launch had struck a stone just before reaching Appleton, and her brass propeller wheel was bent out of shape. It was getting dark when we were about four miles from Oshkosh, and as there is no harbor pier, nor lighthouse, we could not make out the entrance. We observed a

large building lit up brilliantly, and concluded that it must be the yacht club building. It was now quite dark. We steered past it, then past the point, but could not see the entrance, although we were immediately in front of the city. Knowing that there were shoals and rocks at the entrance, we hesitated, as we were not sure about the channel, until we saw a little launch going into what we supposed was the harbor. We followed and entered all right, making our landing in the former yacht basin, an ideal landing. It was now 7:30, and we all wended our way to the Tremont House, and were fortunate to get two rooms for our party.

Chas. S. and son and John B. intended to stay a few days at the yacht races and proceed home from there by rail, and one of my sons expected to come here by rail with some companion and take the launch home with me.

The next day, Wednesday, was the third yacht race. The day was not pleasant—clouds, threatening rain, and rather too much wind from the northeast. In the morning Oshkosh celebrated its semi-centennial by large processions, music, and speeches. The city was under a cloud of bunting and flags, the population on all the streets. Their festivity ended at 1 P. M. At 2 P. M. the excursion steamers and all kinds of private craft left the harbor for the yacht lagoon, where the races were to start.

My daughter arrived in the morning. She had invited a few ladies to accompany us to the races, so we left the harbor with a party of eight all told. When we arrived at the starting point the yachts had all crossed the line, and some the first stake. The race

course was a two-mile triangle, twice around, making in all 12 miles. There were twelve yachts in the race, nearly all of one size, scow-built and sloop-rigged. The scene did not appear to me as beautiful as it had on a like occasion, three years ago, when I attended a race there. Then the sun was out, the air warm, the sea smooth, and I was struck by the splendid marine picture which presented itself to my view. The little yachts, with their white sails, looked like butterflies hovering over the water in a serene midsummer air, surrounded by over 70 craft of all kinds and sizes. How much more enchanting a scene viewed in sunny skies and warm air than in dreary weather! We started out and followed the racers a few hours, and when the first racers had completed their course went to our dock again. In the evening we attended the yacht club ball at the clubhouse. By 9 P. M. it was so crowded that a person could not sit, stand, or dance, so we squeezed out as best we could and retired.

The next day, Thursday, was a dreary day, cloudy, sometimes drizzling; a cold and strong wind was blowing from the northeast. We did not attempt to go out, but the race was on, all the same. We viewed the racers from the yacht clubhouse. Most all had entered. The sea swept the decks of the racers most of the time. The crews were lying on the windward rails, and were as wet as rats. I wondered how such sport could be enjoyed, and why such racing machines had not long ago been condemned and in place comfortable yachts substituted. Then the sport would not be so disagreeable and tortuous.

Friday the wind was about the same, but it rained

more than before, and most of the day was spent in visiting friends. The yachts raced the same as before, but we paid no attention to them. Our party had left for home by rail, but we were reinforced by my son, who arrived to see the races and go home with us on the launch.

Saturday opened up about the same as the former days, but in the afternoon it began to clear up. During the day we had our launch hauled out to straighten the brass propeller wheel and put in a new coupling. This was completed about 4 P. M. We then started out of the harbor to see how inviting it looked to go to Appleton that afternoon, but after we had passed the point it looked so black and threatening to the northward, the course we had to take, and there was such a heavy sea running, that we concluded to turn back and try again in the morning. Now we had been here four days, of which we had expected great things—yacht races, then cruising around to Calumet Harbor, Fond Du Lac, Omro, Winneconne, Berlin, all in the immediate vicinity of Lake Winnebago and Fox and Wolf rivers—but the bad weather had brought these expectations to naught; and so the terminal point of our cruise was reached.

Sunday morning, at 6 A. M., we started on our homeward journey, my son, Engineer S. and myself, the only parties in the launch. The sun was out, sea still rolling from ahead, but the day promised to be fair. After a run of two hours we entered Menasha, where we took lunch at a bakery. From here I left with the trolley for Appleton to visit my friend, F. H., and my son and engineer piloted the launch to Appleton, where they arrived about 11 and took dinner with us. Here F. H.,

Jr., joined them again, and they started for Green Bay at about noon. As the weather was perfect, they arrived there at 6 P. M. I intended to join them at Green Bay next morning, to go from there to Sturgeon Bay, thence home. I stayed with Mr. H. over Sunday, intending to leave on first train early the next morning, but was told that the first train for Green Bay would not leave before 8:40 A. M. This would bring me to Green Bay about 10 A. M. After waiting at the depot ten minutes over time, I inquired of the agent whether the 8:40 train was late, and was told that it was 50 minutes behind time. I asked him why he had not posted the fact on the bulletin board, as the law required. He said they had none. I pointed to the one on the wall, which he said was no slate, and made some other trifling excuse. I went uptown again, came back before the 50 minutes had expired, and soon enough to see the late train pulling out of the station. This excited my temper. What now? To lose such beautiful weather, in which we could easily sail from Green Bay to Sturgeon Bay and reach Kewaunee before sundown, was too exasperating. I was told that the next train would leave at 11 A. M., so I telephoned the clerk of the Beaumont House at Green Bay to tell my son I had missed the train and expected to arrive there by the next train, 12:30. On arriving on this train, which ran close to the river, I failed to notice the presence of the launch *El Tempo*. The weather was so beautiful that I said to myself: "If I was in command of the launch I should not want to lose such an ideal day by waiting for the old man who missed the train, and should proceed on my journey and let him follow us a little further by rail. And so it turned out:

When I arrived at the Beaumont House the clerk told me that my son had left about 10:30, and requested him to tell me to take the 3 P. M. train for Sturgeon Bay, where they would be on my arrival. I now had a few hours left to stroll around. I remembered an old acquaintance who lived in Manitowoc 50 years ago, but moved to Green Bay ten years later, Mr. Joe Kalb, by name. I looked him up. Stepping into the hall, I said, "Hallo, Mr. Kalb. I am so glad to see you so well. We have not seen each other for 38 years. You must be nearly 80 years, and I find but little change in your looks during that time. But I see I have you. You don't recognize me, do you?" "Of course I do; just give me a chance to open my mouth. You are John S." Well, this sounded familiar. I had to sit down, sample the wine of his own production, and of course pronounced it excellent, although I was no judge of the same. Then he wanted me to pass judgment on his other varieties, and in order to stem the flow I had to explain that the first glass was more than I usually drank in the whole year, and must be excused. After recalling olden times and friends I was going to depart, but he pressed me to stay a little longer. I told him I had missed two trains in the morning, and would not like to miss the third in the afternoon. So we walked slowly to the depot, and went over many of the old-time incidents. The train left on time, 3 P. M., and went through mostly cut and burned-over timber land. At 6 P. M. we arrived at Sturgeon Bay, where my son met me at the depot, having arrived with the *El Tempo* one-half hour previous. I told him he had done a sensible thing not to have waited for me. They had an ideal

time coming. We took supper at the Hotel Waldo. After that we walked to the launch. Close by lay the beautiful steam launch Thistle, owned by E. P. V., a lawyer, of Milwaukee. He invited me on board. It was a bright moonlight evening. He introduced me to his wife, who was enjoying the quiet evening on deck. I was shown around, and was told that he had a crew of six, and his wife and himself were the only passengers. I thought it too bad that the ample, luxurious accommodations should be so little utilized, but he said, "I don't know. The yacht was used from the first of July. She was moored in Milwaukee outer harbor, and since then we have always lived aboard of her. My wife keeps ship and I come for my meals and lodgings every day." He seemed to be in love with the water. Of course, at times it was exciting. The other day they struck on a bar, in a heavy sea, running into Detroit Harbor, but with no damage. All which tended to make a cruise more interesting. He had come from Green Bay and was bound for Marinette, where he intended to go the next day, and from there to Sheboygan, and then to his home in Milwaukee.

Early the next morning we left, and when we went out of Sturgeon Bay Canal into Lake Michigan the sun with all its splendor was just emerging from the lake. The lake was smooth as a pond. Two dredges were already at work at the entrance. We pointed south with the intention of running into Algoma, 15 miles distant, to take our breakfast. We expected to arrive there about 8 A. M. I lay down on the seat to get some rest, as I had but little sleep during the night at the Waldo Hotel, because in the room above there was a racket until

half past twelve, made by some mysterious crowd. Several times I pounded against the ceiling with my cane, but with no effect. I was told by the chambermaid next morning that it was a minstrel troupe, which she admonished to silence several times, but no attention was paid to her. They were a rough crowd. After a little while I fell asleep on the seat. When I awoke we were abreast of Algoma, and I asked my son why they had not gone in for breakfast. He replied they did not like to wake me, and as the weather was so nice they thought it too bad to lose time, which, if lost, might prevent our reaching home that day, in case the wind and sea should increase, as it generally does, in the afternoon. "Yes," I said, "but will you go hungry?" "Oh, no," he replied. "We had our lunch, and have some left." It consisted of crackers and sausages and Lake Michigan water. Well, I considered if they could subsist on this, I could, and so took my morning meal from the supply on hand and my after-breakfast smoke. By this time, about 9 A. M., we were abreast of Kewaunee. The weather was grand, but the wind had freshened from the south, dead ahead, and we knew that it would keep on increasing and make a sea till late in the afternoon. The spray commenced to go over the bow, so we put up our bow canvas-splasher. The sea was getting heavier all the time. We were now 18 miles from Two River Point Lighthouse, and 30 miles from home. The lighthouse came to view in an hour, and in another hour we were nearly abreast, when we encountered many trap nets, which extended into the lake for over a mile. But these did not start immediately from the beach, but about one-fourth of a mile from the shore. We went inside of

them, close to the shore. At half past twelve we were abreast of Two Rivers, and from here on we had the roughest part of our cruise. We changed our course to southwest, the sea running in quite strong, nearly dead ahead. To avoid the heavy pounding and spray we headed a little out of our course, so as to quarter the waves, and pointed west-southwest towards Little Manitowoc River, as from there on we could run southeast under the lee of the Manitowoc Harbor pier and breakwater. Under these conditions it took us nearly an hour to run from Two Rivers to Manitowoc, a distance of six miles, which under more favorable conditions we make in 42 minutes. We reached the harbor at 1:30, tied the launch to the dock behind my residence, and the little cruise of 1903 here ended.

In spite of our little wreck and rainy weather, this cruise will always remain a pleasant remembrance to dwell upon.

P. S.—A picture of the wreck was contributed by a mysterious person, presumably by one of the tourists, who overheard our conversation and intended to play a joke, or to give me away. While at the scene of our wreck I passed the remark that no one must betray me by telling anyone at home of our disaster, because my reputation was at stake. Many of those who enjoyed our little afternoon cruises, because they had the utmost faith in my navigation abilities, might, if they heard of our wreck, thereafter feel nervous under my captainship, or might refuse point blank to risk their lives with me.

It was three months after our cruise my wife received an envelope with *Mrs.* conspicuously marked, enclosing

only the photo of the wreck, without a scrap of explanation. If I had not relieved myself of my launch-wreck secret long ago, the joke would have carried and placed me in an unconfiding situation; but as it happened, it missed its purpose, but nevertheless was a welcome acquisition, for which the sender has my thanks. The moral is that:—

*All secrets, if concealed
In any human heart,
Will bring far more relief
If to others we them impart.
And if we do succeed
To keep them in our breast,
Some other may reveal—
So candor is the best.*

CHAPTER XXIX.

*John, as the Only Surviving Charter Member of the Singing Society,
Delivers His Farewell Address on Its Fiftieth Anniversary*

THE Freier Saengerbund, a singing society, was about to celebrate its golden Jubilaeum (50th anniversary).

A committee waited on John for the purpose of getting him to agree to deliver an address, and tell about the early days of the society at this celebration. On any other occasion such an invitation might have flattered him in the belief that he was selected because of his superior abilities; but in this case it was because they had no other choice, as he was the only surviving charter member, and had a monopoly on personal experiences of the society's history from its birth.

As he had often related to others the good times he had enjoyed in the society, and having quite a store of reminiscences on which to draw, he agreed to perform the part requested of him, and when the time came he delivered his address as follows:—

“My dear associates:

*“When I stand upon the stage,
And turn to the first page
When this Society was born,
How I enjoyed its early morn!
How bright all to me seemed!—
While now it's like a lovely dream.*



SINGERS' PICNIC

*“Since then fifty years have flown,
And I am left old and alone
To celebrate with you to-day
As all my chums have passed away
Who then were my companions.*

“Yes, ladies and gentlemen, when I look around me and fail to see a single one of those who were members of the Freier Saengerbund when I joined it, and with whom I enjoyed so many of my youthful days, it may well affect my emotions with extreme sadness. But as we are not here to-night to dwell on the dark side of life, but rather on the sunny side, I will speak of the happy times in the earlier days of the society. First, I shall relate when and how I became a member of it, and recall and wander back to the sunny, happy path of my youth, and invite you to accompany me in my wanderings.

“It was in the spring of 1855, fifty years ago, that I, at the age of 18 years, became a member of the Freier Saengerbund. Manitowoc was then a small village, in its first stage of development. Its inhabitants, mostly Germans, were nearly all in their youth or in the prime of life. Everyone was inspired with great expectations for the future. Then it was that the society was organized.

“My friend Theodore Paulson, who had become a member a week before, persuaded me to join, and introduced me to the Saenger Hall, which at that time was a lower room in the Dusold Building. At times it had been used as a shoemakers' shop, but a month later the singers' headquarters occupied the whole of the second floor.

“As new members were not voted on till after the singing, I sat in a corner, listening and observing all that was going on. The singers sat at a long table; each one had a glass of beer in front of him, from which he would take a sip after each song. One glass would last a member a whole evening; with the exception of one, who sipped several glasses. As he was the best singer I got the impression that beer was necessary, to lubricate the throat so as to stimulate the voice. After the singing was over the introduction of members was in order.

“I was yet a green boy, and that was the first meeting of any kind that I ever attended. I was nervous when my friend proposed me as a new member and they proceeded to ballot. However, I was soon pacified, as no vote was cast against me. The room seemed quite crowded, which probably induced my friend, because he had me safely installed to make a motion that the membership should not exceed one hundred, of which there were about eighty then. But the motion was defeated.

“Then came the crucial test of my voice, to determine to what class I should be assigned. This did not in the least embarrass me, as in school I could out-sing everybody in the class, and my father used to say I had a fog-horn voice. So when the director, Schindler, asked me to sing the scale, I climbed it courageously, and when I got to H-F and was going to repeat, the director ran his fingers through his long hair, and said, ‘Enough, enough! Second tenor!’

“‘Aha,’ I thought. ‘He knows what is what.’ He jumped me at once over fourth and third class and put me in the second—I would soon be in the first.

“Since then I have learned that all voices that cannot

be clearly determined whether they belong here or there, are dumped into a second tenor class. This explains why that class is always overcrowded.

"At the next rehearsal the notes were placed before me. I had had some lessons on note reading at school, but the most from my violin teacher, who at the very first acquainted me with the names of the strings—G, D, A, E—and he said the best way to retain them in one's memory was to think of the first letters in, 'Geh-Du-Alter-Esel,' which means 'Go, you old ass,' which I shall never forget.

"Now I was in it, and as the German proverb says: 'Who is among wolves, must howl with them,' so I did for several years, until one after another of my chums having dropped out, leaving for other fields, I began to feel that the society could get along better without than with me. So I, too, retired as an active, but remained as passive, member for twenty-two years. Being a passive member means, 'Keep your mouth closed, but pay your dues,' which I always continued to do. For my devotion and constancy, which the members admired, I was rewarded by being elected an honorary member. This means, 'Entirely useless, even as a contributor.'

"In the earlier days the society was the leader in most of our sociables. In the summer seasons it would arrange country tours and picnics; in the winter, sleigh parties, concerts and dances; and I must say when I review my whole life the brief time of my active membership was the happiest. How often now do I hum the dear old songs we used to sing, and how joyfully do these revive the happy days of my youth.

"I have often wondered why the native born entirely

neglect and ignore the elevating effects and joyfulness of song. They are so much more edifying and refining than the games now prevalent as the only recourse of amusement. I might, as a sample, sing a few of the songs we used to sing in the early days, and give you the charm of my voice, but I fear it might so affect my emotion to sadness that I would break down, or you might say as my director said, 'It is enough, be done,' which I will follow and leave this for your imagination. That which has been most vividly retained in my memory and the most prominent episode when an active member of the society, I will now relate :

THE SERENADES

"It was a beautiful mid-summer evening. A warm wind stirred lightly from the west, and the moon shone brightly. It was an evening when one would seek comfort outside rather than inside the house, which is seldom the case in our climate. The singers had just adjourned. All had retired to their homes except four young men about the same age, who were called the 'Four-Leaf Clover,' because they were always found grouped together. They remained, and were seated on a bench before the singer's hall. Three of them were under the guardianship of their parents, while one was an orphan, and therefore to be excused for his uncontrollable temper. The orphan looked at the moon, began to sing and kept up the refrain, 'Moon what a face you dispose, one eye open, the other closed.' He kept on repeating the refrain, and it required all our entreaties to make him desist. After we had quieted him, we talked about the

picnic the society had planned to hold at the Rapids the following Sunday, and whether we would invite our girls, as a concert and dancing would be the main features.

"The picnic was to be held on Indian Hill at the Rapids, on the top of which was a level spot or opening, suitable for games and dancing, and was often frequented for such purposes. As no one wanted to reveal just then the name of the girl he would invite, and as there might be a clash if it should happen that all wanted to invite the same girl, this matter was left in abeyance. The orphan, who had come from Germany, a few years before, told about the journey across the ocean, what glorious times they had, while singing on moonlight evenings, on deck until midnight; then he exclaimed, 'Boys, what a glorious evening to serenade our sweethearts.' 'Sweethearts!' all exclaimed. 'Yes, sweethearts.'

" 'But,' said another, 'if we have none?'

" 'Have none! then you ought to be ashamed of yourselves. I have four.'

"His companions laughed, but nevertheless his suggestion appealed to them as opportune.

"Yes, they would serenade. They instinctively went upstairs, to the singer hall. Each took a singing desk, and one was in the act of carrying the notebooks along, when he was reminded that they could sing better from a board than from a book, so the books were left behind. Now all went down-stairs into the open again. As on such occasions there must be a leader, one of them generously offered to take this important part in their exploit.

“Now the question arose, who to serenade first. The leader commanded straight to Miss —— No. 1. In those days the roads were yet in their natural state, especially the one they traveled, which was deep lake sand, on which we had hard work to drag ourselves, with our desks on our shoulders. Arriving at Miss No. 1’s home, after recovering our breath, some one asked the location of her bedroom. The leader pointed to it.

“‘Ah, ah,’ said one, ‘how do you know? Never mind answering, we believe you.’

“The four desks were planted in the sand in front of her window, and then they noticed how ridiculous it was to have carried them along. One of the singers, however, said they were all right, as they had something to lean against if the singing should weaken their knees. It would look more dignified, they would draw more attention, and even if the singing did not come up to expectations, all would see by their extraordinary efforts, carrying the desks as a cross on their shoulders, their good intentions; the friendship we had for them, which they would appreciate and enjoy more than the best songs of opera singers. This phase palliated for the burden of the desk carrying thereafter. It was discovered that two sang second tenor, two first bass; therefore they were short one first tenor, and one second bass to complete the quartet.

“The orphan had a suggestion, which would easily overcome their difficulty. He thought that if one of the second tenors climbed up one step, and one of the first basses down a step on the scale, the quartette would be complete. Some expressed their doubt, but they had no better plan to offer. The next question arose what song

to sing. The leader reminded them that Miss No. 1 was a musical critic, therefore they had to select something classical, and render it in voices that would be critic-proof, or else they would be the subjects of ridicule. All of them were throwing out suggestions as to what to sing. One of the company suggested the song: 'Under all the trees is rest, all the birds are in their nests.' 'O, no,' the majority exclaimed, 'it would be too much like a funeral song. They would sing that at her grave in case they outlived her.' Another one proposed, 'Slumber gently, my dearest.' 'Pshaw,' said one, 'we don't want her to snore: we want her wide awake. What are we here for?'

" 'I have it,' said another, 'let us sing, "Awake, my dear, awake, come down and shake." ' This song was not agreed to because it was too much like ragtime music. They would not sing such trash as that. Finally they settled on singing, 'The Evening Bells.' The leader called attention, brought down his stick, and their first song was launched into the air. After the first verse was sung, no one attempted the second verse, as they all felt that they had failed, and they would have been glad if the moon was the only witness to it. Each took his desk on his shoulder and quietly withdrew, without speaking a word, and marched back to the singer's hall.

"After we had somewhat recovered from our fiasco the orphan said, 'Now then, to Miss No. 2.' He was asked if he had not had enough.

" 'Why, no, do you suppose that a little set-back like that would make me give up? Where would we be, if on such occasions we should become so easily discouraged as to never try again. You have been taught in school,

that if at first you don't succeed, try, try again. I cannot understand your timidity. You do not suppose that my sweetheart should lose the pleasure of a serenade. Not by any means; I will go alone rather than that she should be deprived of it. I have an idea: let us change the quartette to a grand chorus. By the volume our false voices will be covered up, drowned, so as not to be detected, and we will sing the old folk songs, "My Dear Moon, You Glide So Gently." ' All looked up to the moon, and as it smiled so encouragingly we agreed to make a second attempt.

"The desks were again shouldered, and we proceeded to the home of Miss No. 2. After the desks had been arranged, our leader gave the sign and we sailed with the moon through the clouds. We were so pleased with our singing that we sang the second and third verses, but were disappointed that we did not observe anyone at the windows, nor anywhere else. It was too bad, if the song had fallen on deaf ears. But in one thing we all agreed, and this was that our voices were not at fault, but the song, the melody, if we failed.

"No one asked where to go next. With the fullest confidence we wended our way to Miss No. 3. When under way we expressed our regrets that the second serenade had been so barren of results, in spite of the beautiful singing. Our problem was to attract attention. One said, 'If I only had my revolver I would shoot off a broadside, which would call attention of the dead.' Another said, 'How would it be to build a bonfire? No, no, that would not do; it would bring out the fire brigade, our voices and ourselves would be drowned by water, and the police might lodge us in jail.'

“Dejectedly casting his eyes on the ground and detecting a pebble, our leader said, ‘Boys, I have it. We will sing again “Dear Moon,” and when we enter the clouds with it, some one throw this pebble near her window, which will force attention.’

“‘Why, yes, a splendid idea,’ said one, and another volunteered to perform this part, and to prove how well he was fitted for this task, he related the following: ‘When I was a small boy my sister and I played William Tell. I placed a large potato on her head, and at ten paces, with a pebble, hit only an inch below it, so that the potato and all under it fell into a heap.’

“Of course his ability was at once recognized. The leader called attention, and ordered that as soon as they enter the clouds, the pebble should be thrown, and so it was. But, oh, mercy! It had gone a little out of its intended spot, and through the window. Although this disconcerted the singers somewhat, still they kept on, as they knew it must arouse attention, which was their main object. While singing one more timid than the rest stopped, and called the attention of our leader to a shadow, surmising it was the father with a shot-gun.

“The leader looked, fell into a panic, and with a commanding voice said, ‘Boys, stand from under! Retreat, double quick.’ He ran ahead and in the excitement left his desk behind. The others had saved theirs. When we thought ourselves beyond the range of the gun, we were near the grounds where this hall stands now. Through these grounds ran a small creek, and on its banks we rested. As we sat there everyone tried to put the blame on the others, and we discussed the probable damaging effects of our exploits. As no one hoped for

approval, we were much perturbed, and while conversing the shrill whistle of Guyles' Mill was heard as it blew every night at 12 o'clock.

" 'Oh, my!' one exclaimed, 'already twelve o'clock. How often did my mother tell me to return home as soon as the singing was ended! How often did I promise, and how often did I break it! How often did she tell me I was the black sheep of the family, and that I would worry her to death. Yes, she was right. It is a shame. I would not care for punishment if that would give her relief, but I can't bear to see her grieve.'

" 'Our orphan had again struck a saving idea. In a triumphant manner he arose from the sod and said: 'Boys, it is really a shame how you treat and ignore your mothers. I can appreciate this better than you can, because I lost mine in my childhood. To think that you lavish your love and attention on girls, who only trifle with you, while your mothers have sacrificed their lives for you, and have more love for you in their little fingers than is contained in all the bodies and souls of your girls. Is it not shameful that you never serenaded your mothers in preference to the girls?

" 'Now I propose we serenade your dear mothers. I know they deserve it and will enjoy it more than the girls, and you may feel assured you will forego your deserved punishment.'

" 'All agreed that this might wind up their unfortunate serenades into a glorious ending. The desks were again shouldered and our way wended to mother No. 1. This boy in the meantime had selected a song which he thought would please his mother, and this was, 'The Day

of Our Lord.' This was sung with solemnity and we knew it would be appreciated if heard.

"The second son had in mind a song, which his mother often sang when she was in a happy mood, which gave him the impression that she sang it often when she was courted by father. It was, 'Oh, When I Pass Her Door.' This, too, was well rendered.

"After that we came to the last mother, whose son had selected a song, which he knew would soften her anger over his disobedience. He said, 'When the soldiers marched through our village and sang the pathetic war song, "Morning, Red," the tears poured from her eyes like a shower bath.' On our arrival at her home, her lamp was still burning in her room, as she would not retire before all her chicks were under her wings. The song was started pianissimo, gradually grew louder and to a strong crescendo when coming to 'Shot in his breast, and now at rest.'

"We looked up to the window and observed that the light had disappeared, a sign that she had listened to our song; which so overwhelmed her emotion that she had to retire. All knew that her lost son's punishment, if there had been any in store for him, would be suspended.

"Now our program was completed. We delivered our three remaining desks to the Saenger Hall—sang as a close, the song, 'Good Night,' all went to our homes and the serenade of the night ended, and became a memory.

"Since that time nearly 50 years have passed, and as is to be expected, most of those who were with us then are no more. The girls, all but one, are alive, and with

considerable accretions. The parents have all passed away. But what has become of our 'Four-Leaf Clover,' our serenaders? The first we lost was Oscar Lindemann, who but a few years later met his death in the Mississippi River. The second, Gus Esslinger, served all through the War of the Rebellion, which so taxed his frail constitution that he died at the early age of 34 years. The next was Theodore Paulson; but before I lower him in the grave I must relate the visit I paid him while passing through Omaha in 1876. It was on June 4th at 4 o'clock in the morning when I arrived at the hotel in Omaha. I at once inquired for my friend Paulson, and was informed that he was well-to-do, had a dairy farm close to the corporation line. He brought milk to the city every morning, and if I waited a little I could meet him as soon as he brought milk to the hotel. I had not long to wait, when he came driving along, and was pointed out to me. I went out on the sidewalk to meet him, and saw his name on the wagon, which assured me of his identity. I approached him with a hearty, 'Good morning, Theodore, how goes it? Up so early?' He looked astonished. 'Don't recognize me, do you?' he strained his brain to remember. I assisted him with, 'Wisconsin, Manitowoc.' That did not enlighten him. 'Serenade night!'

" 'Well, well, my dear John. You surprise me. How are you? It is just as if you dropped down from heaven.'

" 'Oh, no. If I had been there we never would have met again.'

" 'Why not? Don't you think I will get there if you do?'

"I don't know—but never mind. I wonder that you did not recognize me at once. We only parted eighteen years ago, and I have yet my full hair, neither white nor bald, and I can't have changed much. I knew you on the instant."

"Yes, because you saw my name in six-inch letters on my wagon box—you could not fail."

"Yes," I admitted, "it assisted me." Then we went into the hotel to refresh and calm our excited nerves by a stimulant, and a cigar.

"Say, John, wait here a little while. I have to serve a few more of my customers with milk. I will return soon, after which we will drive to my house to take breakfast."

"Oh, no. I will drive with you in your milk wagon, which will be more pleasure to me than a carriage, provided your milk is not watered."

"What do I hear? After you have known me so long, you are still joking."

"I jumped into his wagon and told him to give me a sign to ring the bell when arriving at customers' houses, and so I peddled milk in Omaha.

"After we were through, we rode to his home on the farm. He told me to look over the stock in the stable, and in the interim he would tell his wife of their new guest, and have her prepare breakfast. He soon returned, introduced me to his wife and then to his children, of whom there were a great number.

"Well, well, you are certainly blest," said I. "How many children have you?"

"Let me see—" Then he turned to his wife, and inquired of her the number of children. She twitted him

on his ignorance, and then replied, 'Eleven. Don't you know?'

"After this we took our breakfast, and at this feast Mrs. Paulson heard more about her husband's early pranks than she ever knew before. As soon as breakfast was over and during the day we rode in his carriage through the city. I was shown his buildings, introduced to his friends, and entertained in the usual way. In this manner the day drew toward evening when my train was due, and we parted with the sincere opinion that this meeting was and will be among the happiest to be stored in our memories.

"And Paulson, too, passed away about twelve years later. When I was at the Omaha Exposition I called on his wife, who told me that her husband really worried himself to death. That he had become a politician, was a state senator, a friend of the state treasurer, for whom he had given security as bondsman, on which he was sued to make up the shortage of the treasurer, and which absorbed most of his property.

"So of the once blooming 'Four-Leaf Clover,' three leaves are beneath the sod, and the last, now in a withering state, stands before you, soon to be called to join his companions, and when the end has arrived, then you may sing the impressive German funeral song:—

*"Unter allen Gipfeln ist Ruh,
In allen Wipfeln spürest du
Kaum einen Hauch,
Die Vöglein schlummern in Walde.
Warte nur, warte nur, balde,
Balde schläfst auch du!"*

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